

Shareholder Protection



The death of a shareholder or business owner is likely to cause serious disruption and problems for both the business and the family of the owner concerned.

By having a structured shareholder agreement in place, the deceased's family/estate will receive a fair value from the surviving shareholders for the newly acquired shares. It will also allow the surviving shareholders to remain in control of their business, without potentially unwanted outside involvement.

The first step is to identify the value of the business. This will allow you to calculate the value of each shareholder's equity in the business. Insurance can then be put in place to provide funds to buy back shares, should a shareholder die.

We recommend you review the company's existing articles of association, shareholder agreement and any other legal documents (cross option agreement) as part of any implementation.



Lump sum benefit when required

Life insurance can often be the only way to ensure the correct amount of funds are provided, at the time they are needed. The sum assured for each shareholder will represent their share of the business value.



Tax efficiency

The policies will be set up and held in Trust. By using a cross option agreement, Business Relief can be maintained to reduce the tax burden on the sale of the shares by the deceased's family.



Regular reviews

Such arrangements can be reviewed on a regular basis to ensure any business growth is represented in the agreed value of the shares. We run presentations at your offices, one-to-one meetings and webinars.

Why use SG Corporate Services?

- Our team works specifically with businesses to solve their Workplace Pension and Employee Benefit problems
- We are Chartered Independent Financial Advisers
- Our approach is to give employers clear advice and meaningful communications
- We obtain quotes from the open market
- We will assist businesses and shareholders with setting up such policies which can involve liaising with your solicitors and accountants
- In order to achieve transparency, we will request to work on a fee basis, as opposed to commission. This means we are paid for the work undertaken, as opposed to being paid on the value of your premium. We find this often generates a saving for our clients.

**We have offices in Norwich and Ipswich that service our clients across the UK.
Contact us on 01603 760866 or hello@sgcorporateservices.co.uk**

This a service for employers, not individual investors.

SG Corporate Services is not an appointed agent of any insurer or investment manager and is therefore wholly independent and acting solely on your behalf. SG Corporate Services arranges and administers pension Workplace Pensions from a range of insurers and pension providers. SG Corporate Services is a Trading Style of S G Wealth Management Ltd, authorised and regulated by the Financial Conduct Authority.



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