CASE STUDY
SUCCESSION & INHERITANCE TAX

Oldfield
ACCOUNTANCY & ADVISORY

Protecting up to £8m from inheritance tax

A 10-year succession plan that let two manufacturing founders keep control of their business while passing its value to the next generation.

2018 → today

£8m
Projected IHT saving

10 years
Phased exit plan on the founders' terms

Full
Control retained throughout the transition

Client
£10m manufacturing business with two founder-owners

Goal
Exit within ten years, tax-efficiently and in control

Services
Succession planning, trusts, family company structuring



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The Challenge

Decades of growth had built real value, and a large tax exposure.

- ⊗ Exit within ten years, on their terms
- ⊗ Extract value tax-efficiently
- ⊗ Keep control until they were ready
- ⊗ Balance business, personal wealth and family

The strategy

Separate the value from the control.

A family trust and family investment company structure let value pass to the next generation while the founders kept running the business.

01
Set up early
Flexible trust and company structures in place.

02
Gift gradually
Shares and shareholder loans transferred in stages.

03
Bring in the family
Next generation introduced step by step.

04
Review regularly
Ownership, governance and tax kept up to date.

The Result

- ✓ **Up to £8m projected IHT saving**
- ✓ **Phased handover across generations**
- ✓ **Plan in place years before any sale**
- ✓ **Full flexibility over income and profit extraction**
- ✓ **Clear governance and wealth framework**

Services delivered

- Double-dip wills and letters of wishes
- Lifetime trusts and share transfers
- Family Investment Company integrated with trust
- Full legal and transactional support

Planning your succession?
Talk to Oldfield Advisory.

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T&C's: Projected savings reflect this client's circumstances at the time of planning. Outcomes depend on individual assets, family structure and the tax rules in force when a plan is implemented.