

SAFO

Self-Administered Family Office



WHY?

Chapter 1: Introduction - Why This Book, Why Now?

If you have a successful family business with, for example over £1 million in assets and an annual income or profit that exceeds £250,000, you already know what it means to build something valuable, you've created something that matters to you. What you might not realise though is just how much of the value that you've worked hard for is quietly slipping through your fingers each year without you even knowing. What you and most others are also unaware of is that it doesn't need to. You are letting it happen unnecessarily.

The truth is brutal: **most family businesses are leaking at least £50,000 in tax every single year.** The worst part is that your current advisers probably haven't told you that. Not because they're incompetent but because they don't have the knowledge to stop it. They're playing inside a box that was never built to help and support family enterprises like yours.

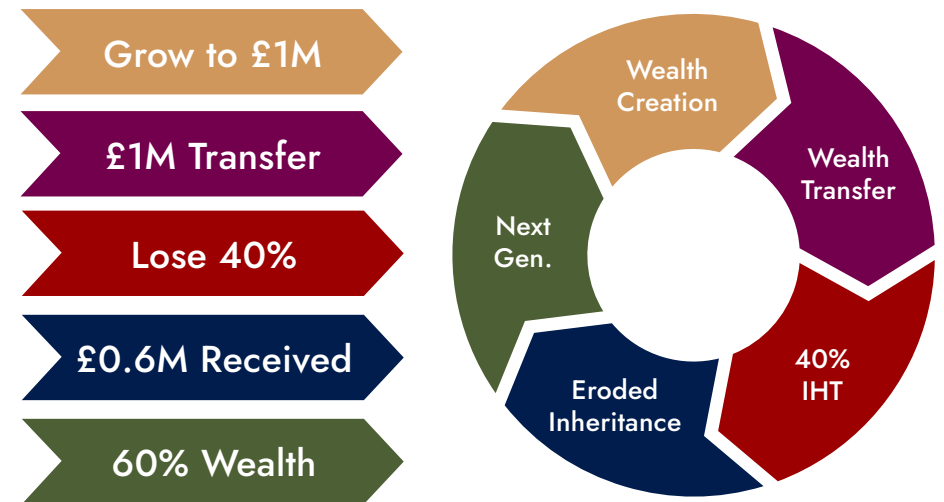
This book is about helping you **step outside that box.**

Your Legacy Is Being Eroded

Let's be clear: you've more than likely done everything right. You've built a profitable business from the ground up. You've likely engaged solicitors and accountants. Maybe you've set up a trust or group structure because it was recommended. However, things still feel fragmented. You're paying income tax, capital gains tax, inheritance tax and **you're told you're doing all the right things.**

You're not alone. It's a familiar story. One that the founders of Mural Crown experienced first-hand. It was our individual experiences in property and finance that led to us piecing together this complex financial jigsaw. Seeing how institutions and ultra-high net worth individuals worked first hand taught us how to step outside the box.

Yet every week we still meet family business owners who are doing exactly the same as we were. They are undoubtedly successful, but they are still stuck in what we call the **"wealth erosion cycle"** created by their advisor's lack of knowledge and experience and a combination of outdated structures, partial solutions and blind spots that eat away at the very wealth you've worked so hard to build.



Enter: The Self-Administered Family Office (SAFO)

This book introduces a radically more efficient way to protect your wealth, grow it, protect it and pass it on. We call it the **Self-Administered Family Office or SAFO for short.**

You may have heard of family offices the elite structures used by the ultra-wealthy to manage every aspect of their finances, tax strategy, and succession planning. You may have seen them discussed in television dramas such as "Billions" or "Succession" They are extremely effective and efficient, but they come with price tags of £150,000+ just to set up and £200,000+ a year to maintain. That's not realistic for a majority of families running businesses.



The Safo Changes That

By taking the core principles of a family office and redesigning them for business owners like you, **we can reduce the setup to as little as £60,000 and cut the running costs to £10,000 a year** without sacrificing the tax savings, asset protection, or legacy planning benefits.

Why This Isn't Just Another Tax Book

We're fully aware that the tax planning world is full of jargon, loopholes, and short-term gimmicks. We've been working in this sector for decades. We've seen all the schemes. That's not what this is.

This is a long-term, generational strategy. A clear, structured process to:

- Retain more of what you earn
- Eliminate unnecessary taxes
- Protect your family from risk
- And create a structure that supports your children and their children

Most importantly, it's about control. **The SAFO gives you complete control** over how your business and your wealth are managed. You have the autonomy and ability to make the decisions that impact you without relying on layer upon layer of professionals who charge high fees but deliver little cohesion.

Who This Book Is For

This book is for:

- UK-based family business owners with £1m+ in assets
- Generating £250,000+ in profit or income
- Who are frustrated with traditional tax advice
- Who want to grow, protect and pass on wealth without the burden of high-cost structures ran by outsiders

If this is you, then you're in the right place.

What You'll Learn

Over the coming chapters, you'll:

- Discover the hidden problems with traditional tax advice
- Understand why group structures and trusts don't go far enough
- See how the SAFO model works and why it works
- Get a clear roadmap to having your own SAFO created
- And learn how to save tens of thousands per year **legally, efficiently, and permanently**

By the end, you'll know exactly what to do and why it matters. More importantly, you'll be able to act on it with confidence.



LET'S GET STARTED

Chapter 2: The Hidden Cost of Traditional Advice

If you've ever asked your accountant or solicitor, *"How do I pay less tax?"* and received an answer involving trusts, group structures, or maybe just vague "planning," you're not alone. These are the default tools in the professional adviser's toolbox.

But here's the harsh truth: these tools often only solve one part of the problem and more often than not they don't solve the problem at all in fact they often create more confusion than clarity.

Family business owners like you are facing a multi-dimensional tax challenge:

- **Income tax on profits**
- **Capital gains tax on assets**
- **Inheritance tax on succession**

Yet most advice addresses these in isolation, instead of offering a cohesive, integrated solution. That's the hidden cost: fragmentation. It works in favour of the advisor but not for the business owner.

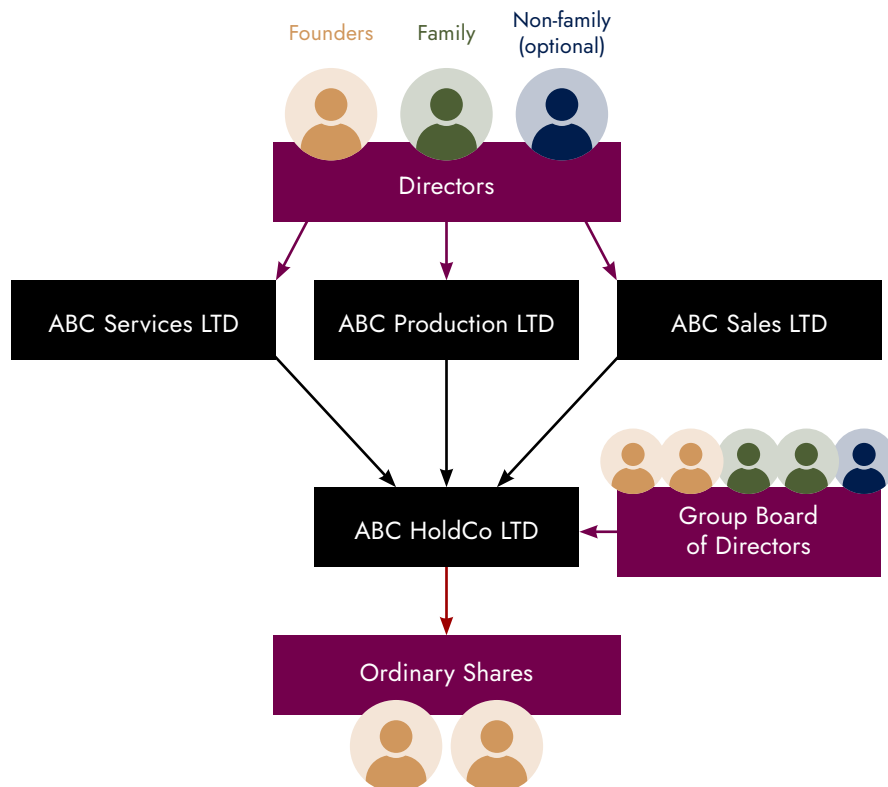
The Accountant's Answer: Group Structures

Group structures are one of the most common solutions offered by accountants. They're designed to isolate risk, manage cash flow between entities, and sometimes take advantage of certain tax breaks.

But they come with problems:

- **They're administratively complex.** You now have multiple companies, accounts, filings, and headaches.
- **They rarely address inheritance tax.** They might help with income deferral or asset segregation, but they don't touch the long-term legacy planning you need.
- **They often ignore your personal goals.** These structures are purely business focused not family focused.

Group structures are like trying to build a house with bricks but no plan. They give the appearance of strategy but lack the overall architecture.



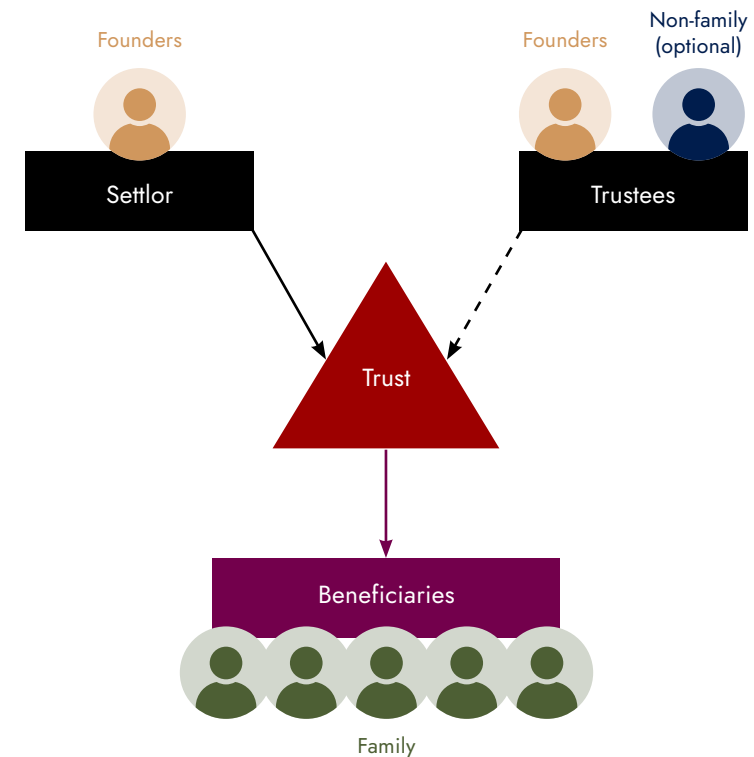
The Solicitor's Answer: Trusts

Solicitors often suggest trusts as the answer to inheritance tax planning and they can be useful but for many family businesses, they're also:

- **Legally rigid**
- **Expensive to maintain**
- **Not designed to manage or run an active business**

Worse still, trusts often bring new tax problems, especially if they aren't properly aligned with your income or capital gains tax strategy.

What's more clients are sold on trusts by legal professionals **without understanding the long-term implications**, including the loss of control, limited flexibility, and potential conflict with HMRC.



The Real Cost: Lost Opportunity

Let's say your current setup results in paying £50,000 more per year in tax than necessary. Over 10 years, **that's £500,000 gone**. Add capital gains and inheritance tax inefficiencies, and that figure easily climbs into the millions.

Now think bigger. What if that half-million could've been:

- Reinvested into growing your business?
- Used to buy commercial property?
- Contributed toward a tax-efficient legacy for your children?

The cost of poor advice isn't just financial, it's generational.

Complexity Does Not Equal Strategy

The professional services industry often by choice confuses complexity with value. More structures, more documents, more jargon, it looks impressive but it doesn't produce better results.

What family business owners truly need is simplicity with focused strategy.

Something that:

- Brings all tax types into one coherent plan
- Addresses both today's income and tomorrow's succession
- Reduces cost, improves and retains control, and increases clarity

That's what the traditional model fails to deliver.

A Better Question to Ask

Instead of asking, "What trust should I set up?" or "Should I have a group structure?", the better question is:

"What structure allows me to keep more, protect more, and pass on more, while staying fully compliant and in control?"

That's the question this book answers. And in the next chapter, you'll see what that better way actually looks like.



CLARITY

Chapter 3: Awakening – Seeing the Real Problem

There's a magnificent moment that occurs with nearly every family business owner that we work with, a moment of clarity. It's almost like watching an epiphany. It's become known as *"the Mural Crown moment"*.

It usually comes after a quiet pause, when we walk them through how much tax they're paying, how fragmented their structures really are, and how little true protection or succession planning they actually have in place.

Then comes the question:

"Why hasn't anyone shown me this before?"

This chapter is about reaching that same point of awakening so you can stop playing a game designed by someone else, for someone else and start building a structure that actually works for you.

The Illusion Of “Wealth Management”

If you're like most business owners you've been told you need a team: an accountant, solicitor, wealth manager, maybe even an IFA. The belief is that between them, you'll get all the advice you need.

But here's the uncomfortable truth: **they're not working together and they're definitely not working for you.**

Each one is solving their own piece of the puzzle as it suits their individual needs, it's a professional conflict of interests:

- Your accountant focuses on income and corporation tax
- Your solicitor drafts trusts or wills, often in isolation
- Your financial adviser sells regulated products for long-term savings

What's missing? **The strategy. The cohesion. The integration.**

This is why so many successful people end up with:

- Tax-saving products that clash with their estate plans
- Company structures that make succession harder, not easier
- Wills that don't reflect the business they've actually built

They're managing wealth, **but not designing it, protecting it or growing it.**

The Business Family Blind Spot

Traditional advisers don't specialise in family business dynamics.

They treat your situation as if you're just another high-income individual, not the steward of a multi-generational enterprise.

Why does this matter? Because family businesses face unique challenges:

- Ownership vs. control: Who runs the business vs. who owns it?
- Active vs. non-active heirs: How do you divide value fairly?
- Capital tied up in operations: Where's the liquidity for taxes?
- Preserving relationships: What structure avoids family fallout?

If these issues aren't addressed early and holistically, they become expensive, emotional landmines later.

The SAFO exists to prevent that.

Expensive Solutions For The Ultra-Rich

Many of the truly wealthy, the billionaires, *do* have all of this figured out. That's because they have fully staffed family offices managing everything for them. Tax. Wealth. Succession. Governance.

But those offices cost upwards **of £200,000** a year to run.

They employ:

- Lawyers
- Tax specialists
- Investment officers
- Family governance experts
- Fund Managers

It's brilliant however it's just not affordable for the average £1m–£20m business family.

So, you're left in limbo:

- Too successful for basic advice
- Not wealthy enough for the full family office model

Until now!

IT'S CLICKED

Chapter 4: There Is A Better Way

If you're still reading, then something has clearly clicked. You've realised that your current tax and wealth structure might be well meaning but it's fundamentally flawed. You've been offered patches, not a plan, it's like putting a plaster over a serious wound. By now you're wondering: *"What's the smarter way to do this?"*

Simple: **The Self-Administered Family Office (SAFO).**

Before we get into the mechanics, let's talk about the principle that drives it:

Wealth isn't just about accumulation. It's about control.

The SAFO model is built to give family business owners control over how they earn, protect, invest, deploy, **enjoy and ultimately pass on their wealth without wasting money on systems built for billionaires or falling into the traps of generic advice.**

What The Billionaires Get Right

Ultra wealthy families do something different. They don't rely on one-size-fits-all solutions. Instead, they:

- Centralise control of all business and family financial affairs
- Coordinate all tax, legal, investment, and governance decisions
- Custom build structures that preserve wealth for generations

They do it through what's known as a **Family Office.**

It's essentially a private company set up to manage a family's entire financial world—from tax planning to investing, philanthropy to succession. There's a catch though if your wealth doesn't run to eight figures, these setups require a full-time staff and run into six-figure annual costs.

That's where most business owners stop.

What if you could keep all the benefits and advantages and drop the price tag?

The Breakthrough: The SAFO Model

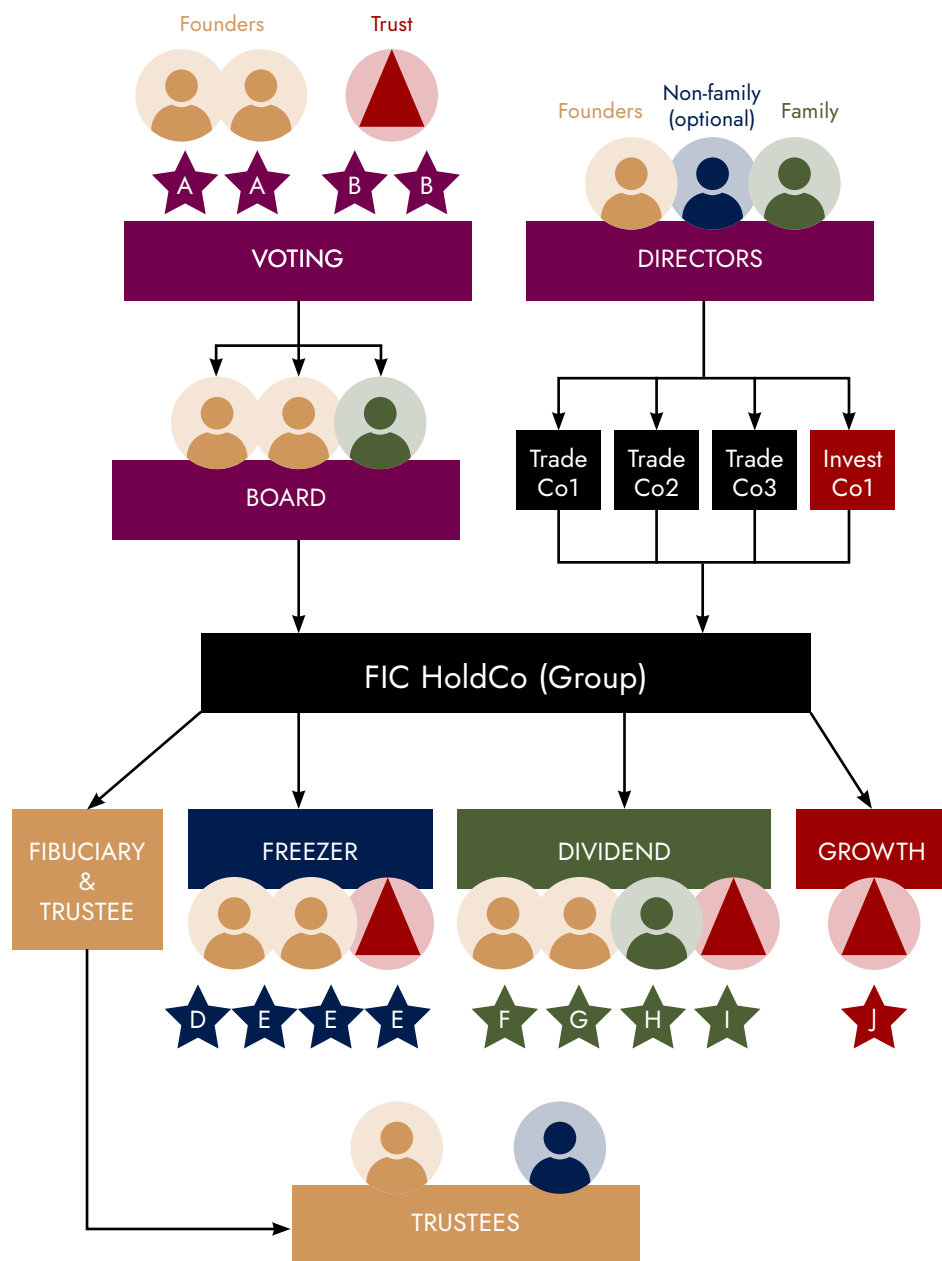
The **Self-Administered Family Office** is a new category that Mural Crown created to bridge that gap.

It gives you the **same core advantages** of a family office:

- Full oversight and control of your assets
- Centralised decision-making
- Integrated tax, succession, and protection strategies

However instead of being run by a team of salaried professionals, you and your trusted external advisors (if you wish) run it yourself, using a clear, replicable structure.

You become the architect of your own financial system, one that fits your unique values, your individual goals and the vision you have for your family.



How The SAFO Works (In Simple Terms)

At its core, the SAFO is:

- A holding company structure created with tax efficiency in mind
- Built to separate trading risk from long-term wealth strategies
- Supported by carefully selected entities (often trusts or investment or fiduciary vehicles)
- Designed to be low-cost, low-maintenance, but high-impact

And here's what makes it different:

- It's **not a product** (like a trust fund or investment wrapper)
- It's **not just a structure** (like a group of companies)
- It's a **framework, a mindset** a complete way of thinking, operating, growing and protecting wealth

It addresses all your major tax exposures (income, capital gains, inheritance), not just one and it does it in the most complimentary and complete manner available.

From Complexity To Clarity

Instead of piecemeal advice from different professionals, the SAFO gives you:

- A single, clear strategy for all areas of your wealth
- A governance system your family can understand and follow for generations
- A way to actively manage your financial world like the ultra-wealthy but with a fraction of the cost

This isn't theory. This is working today for families just like yours.

What You'll See Next

In the next chapter, we'll walk you through exactly how the SAFO is built, what it costs, and how to calculate the return on investment. You'll see why it's the most efficient, elegant, and foolproof solution available for family business owners today.



CONTROL

Chapter 5: Control Without Ownership

One of the most powerful but least understood principles in family business structuring is this:

You don't have to own everything to control everything.

In the world of high-level tax strategy and legacy planning, separating control from ownership isn't just smart, it's essential. It allows you to retain decision-making authority, distribute income more tax-efficiently, and plan succession without triggering unnecessary tax or emotional drama.

This chapter will show you how to:

- Legally and effectively **separate voting power from economic value**
- Use **alphabet shares**, including **freezer shares** and **growth shares**, to protect and pass on wealth
- Build a structure that gives you maximum flexibility and minimum tax exposure

The Problem With Traditional Ownership

In most family business structures and for that matter in most people's minds, ownership equals power. Whoever owns the shares:

- Controls the decisions
- Collects the income
- Determines what happens next

However, that model quickly breaks down when:

- You want to reduce your personal tax exposure
- You want to involve family members without giving up control
- You want to plan for inheritance without disrupting operations

What you really need is a way to **decouple control from value**, so you can stay in charge while gradually and strategically distributing wealth.

The Four Core Types Of Alphabet Shares

The solution lies in **alphabet shares**, multiple classes of shares, each with distinct rights. When used correctly, they allow you to assign income, voting power, and capital value separately to different individuals or entities. Here are the four main types:

1. Voting Shares

- Provide decision-making power but may carry no dividends
- Ideal for founders who want to stay in control without taking income
- Essential for maintaining leadership during succession

2. Freezer Shares (Fixed-Value Redeemable Preference Shares)

- Lock in the value of your estate at today's levels
- Ensure that future growth passes to others (e.g. your children or a trust)
- Extremely effective for inheritance tax planning

3. Growth Shares

- Carry no current value but gain from future appreciation
- Used to give children, grandchildren, or trusts access to upside without current tax exposure
- Often issued to trusts to accumulate growth outside the estate

4. Dividend Shares

- Receive income distributions but carry no control
- Useful for distributing profits tax-efficiently to family members or a trust
- Can be aligned with individual tax rates to reduce the overall family tax burden



VOTING

- Control the FIC
- Elect & Remove Directors
- Redeemable for £1
- Blood Line Protection



FREEZER

- Fixed Value
- Redeemable
- Non Voting
- No Future Capital



GROWTH

- Future Capital Growth
- Non Voting
- Gifted via Trust
- Dividend Rights



DIVIDEND

- Separate Dividend Rights
- Nominal £1 value
- Redeemable
- Non Voting



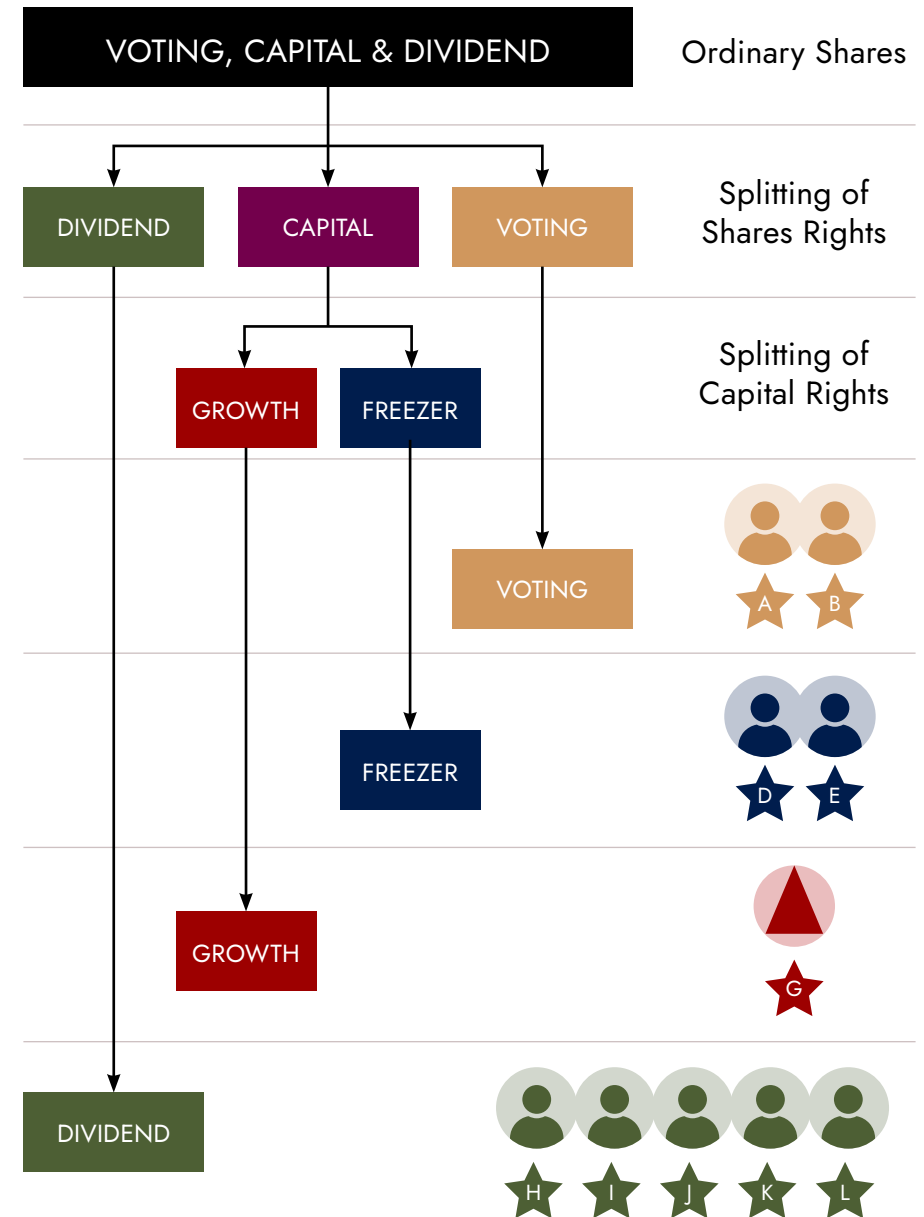
Putting It All Together In A SAFO

In the context of a **Mural Crown Self-Administered Family Office (SAFO)**, alphabet shares give you extraordinary flexibility. Imagine the following setup:

- You (the founder) hold **Voting Shares** and **Freezer Shares**, locking in your estate value while retaining control.
- Your children each receive **Dividend Shares**, allowing profits to be distributed tax-efficiently and flexibly. This helps use their personal allowances and lowers the overall family income tax burden.
- A **family trust** receives **Growth Shares**; it owns none of today's value but benefits from all future growth. This allows the family estate to expand over time outside of your personal inheritance tax exposure.

This arrangement:

- Preserves your control of the business
- Freezes your estate value to mitigate future IHT liability
- Enables low-tax income distribution now
- Grows wealth in the next generation without triggering early tax bills



A Real-World Example

Let's say your business is valued at £3 million as it stands today and you'd like to:

- Remain in charge
- Reduce your taxable income
- Involve your adult children and begin succession planning

Here's how a Mural Crown SAFO using alphabet shares could work:

- You hold **Voting Shares and Freezer Shares** to fix your current estate value and maintain control.
- You issue **Dividend Shares** to your children, allowing tax-free or low-tax income distributions each year.
- You grant **Growth Shares** to a family trust so that any increase in business value is kept outside your estate and grows tax deferred.

Over the next 10 years, if your business doubles in value, that entire increase sits in the trust, not on your personal balance sheet.

And your children, in the meantime, have received tax-efficient income without destabilising your control or causing capital gains headaches.

Why This Strategy Works

Alphabet shares aren't risky or aggressive they're **common sense and fully legal** under UK company law. The reason more families don't use them is simple: most advisers either don't understand them and what they don't understand scares them. Or they offer them in isolation without the structure or understanding to make them truly effective.

In a Mural Crown SAFO, alphabet shares are coordinated with your:

- Business strategy
- Family governance
- Tax optimisation plan
- Succession roadmap

This turns a clever tool into a **multi-generational wealth system**.

Key Takeaways

- **Ownership and control are not the same thing** and, in many cases, should be separated
- The four basic alphabet share types **Voting, Freezer, Growth, and Dividend**—let you assign rights intentionally, not accidentally
- These shares give you control over:
 - Who makes decisions
 - Who receives income
 - Who participates in future value
- Combined within a Mural Crown SAFO, they enable powerful strategies for:
 - **Tax reduction**
 - **Estate planning**
 - **Succession without conflict**

This chapter isn't just about shares, **it's about engineering your legacy by design, not default.**

COMPARE

Chapter 6: Costs vs. Savings – The Business Case

Let's get straight to the point: implementing a Self-Administered Family Office (SAFO) isn't free. But if you're a family business owner generating £250,000+ per year, the real question isn't *"Can I afford to build this?"* it's *"Can I afford not to?"*

In this chapter, we'll run the numbers, compare costs, and show you why the Mural Crown SAFO offers **one of the highest ROI strategies available** to successful family businesses today.

What You're Currently Losing

Let's take a conservative example. A typical family business might be:

- Generating £300,000 in profit per year
- Holding £1m+ in assets (property, shares, or retained earnings)
- Facing annual tax exposure of £100,000+ when accounting for income tax, CGT, and IHT risk

With no cohesive structure:

- You're paying full rates on income
- Capital gains from asset sales hit you hard
- Inheritance tax looms at 40% if not planned for properly

Even with standard advice, the tax leakage is **at least £50,000/year** if we're being conservative, in truth it's often much more.

Over a 10-year period, that's half a million pounds gone. Add business growth and asset appreciation, and the number grows exponentially. When we talk about this with clients half a million in 10 years may not sound a lot, until they begin thinking what they could have used that money for, what they could have grown with it, how they could have deployed it to further increase their wealth.

What The SAFO Costs

Now, here's the cost of implementing a Mural Crown SAFO:

- **Initial setup:** approx. £60,000
- **Annual running costs:** approx. £10,000 (for accounting, legal reviews, and ongoing management)

Compare this to a traditional full-service family office:

- Minimum £500,000 - £2,000,000 to set up
- Annual Expenses of over £2,000,000 are common

And remember: those traditional models are usually not tailored for operational businesses. They're often investment-heavy and not well aligned with the day-to-day needs of business families like yours.

What The SAFO Saves

Clients using a Mural Crown SAFO typically save:

- £50,000+ a year in personal income and capital gains tax
- £500,000–£2,000,000 in inheritance tax over the long term
- Thousands more in advisor inefficiencies, product fees, and poor structuring

But the financials are only one part of the return. Equally important is what the Mural Crown SAFO protects and helps grow:

- Your legacy
- Your business continuity
- Your family relationships

And it's not just about savings, **it's about control and simplicity.**

Return On Investment

Let's say Mural Crown SAFO costs around £60,000 to set up, and £10,000/year to maintain.

In year one, it saves you £50,000.

From year two onwards, you save that amount annually—minus a £10,000 maintenance cost.

That's a **net ROI of over 80% in year one**, and sustained savings every year after.

Even on conservative estimates, most Mural Crown SAFO clients break even within 18 months and start compounding benefits immediately.

But What About The Risk?

It's a valid question. You may well be wondering: Is this structure legal? Is it too aggressive? What are the downsides?

The answer is: **it's completely legitimate.**

There's no reliance on exotic schemes, loopholes, or offshore entities.

The Mural Crown SAFO uses existing UK structures and regulations, **just in a smarter, more integrated and effective way**. It's about **planning**, not avoidance. And that's what makes it sustainable, defensible, and compliant.

Seeing The Big Picture

When you look at a Mural Crown SAFO purely as a cost, it might seem expensive.

When you see it as:

- A way to recover £50,000+ per year
- A way to protect your family from millions in future tax
- A method to finally bring clarity and control to your wealth

...then the only real question you should be asking is *"how soon can I get started?"*



BUILD

Chapter 7: The Mural Crown SAFO Implementation Roadmap

By now, you understand what the Mural Crown SAFO is, why it exists and how much it can save you. However, that knowledge alone doesn't build legacies, **implementation does.**

This chapter gives you a clear, step-by-step roadmap for building your Self-Administered Family Office. You'll see exactly how to go from "interested" to "structured, protected, secure, confident and tax efficient."

Let's break it down.

Step 1: Strategic Discovery

Before anything is built, Mural Crown will start by understanding your current position and future vision.

We ask:

- What does your business structure look like today?
- What's your personal tax exposure? Income, capital gains, inheritance?
- Who's involved in the business now, and who will be in the future?
- What do you want your legacy to look like?

This isn't just financial planning, it's **generational design.**

Step 2: Family Objectives & Governance

A key differentiator in a Mural Crown SAFO is that it aligns your tax strategy with your family's values and objectives. So, we:

- Identify key family members and stakeholders
- Establish future roles, responsibilities, and decision-making rules
- Create a family governance plan (simple, but essential)

This prevents future disputes, confusion, or the classic "I thought we agreed..." scenarios.

Step 3: Structural Design & Entity Setup

Now we design the actual SAFO structure:

- **Hybrid HoldCo (Holding Company):** Central hub to separate risk from wealth
- **TradingCo(s):** Operating companies remain agile and protected
- **Family Trust or InvestmentCo:** For long-term wealth accumulation and inheritance planning

Each entity has a clear purpose and fits within the larger tax and legacy strategy.

You don't need five layers of complexity; that's just window dressing to pump up the price and fees. You just need the **right parts working in harmony.**

Step 4: Professional Integration

Here, your existing Mural Crown really go to work. We are experts who understand the SAFO model. This is our speciality, we are the leaders in this field.

We help you with:

- Legal agreements and trust documentation
- Accounting realignment and reporting structures
- Share restructuring and asset transfers (tax-efficiently)

Let's be clear, this is not about replacing your team. It's about giving them a **better blueprint to work from.**

Step 5: Implementation & Education

Once the Mural Crown SAFO is created within the legal and compliance framework and financially in place, we:

- Ensure all transfers and structures are properly documented
- Set up operational protocols (dividends, investments, governance meetings)
- Educate you and your family on how to run the SAFO year to year

No surprises. No jargon. Just clarity, efficiency, and control.

Step 6: Ongoing Management

A Mural Crown SAFO is not a “set-and-forget” structure, it’s a dynamic, evolving framework designed to support your family’s needs as they grow.

During the first 12 months, we will:

- Help refine how income flows through the new structure
- Ensure compliance and proper documentation
- Support your accountant and legal team
- Answer ongoing questions from you and your family

After the first year, the Mural Crown SAFO is specifically designed to run efficiently with light touch annual support, only as much as you need, when you need it.

Time-line: How Long Does It Take?

- **Discovery to design:** 2–4 weeks
- **Structure setup and full integration:** 6–12 weeks
- **Full handover:** 10-12
- **Education:** 3–12 months

Unlike most advisory services that hand you an idea and ambiguous guide how to implement it and then walk away, Mural Crown provides **ongoing support** throughout the first year. This ensures your structure is not only implemented but also integrated into your business operations and family life. Continued support is available beyond that, as needed.

Who Needs To Be Involved?

You’ll typically need:

- You (and spouse/partner if jointly owning)
- Adult children (if involved in business or estate)
- Accountant
- Solicitor

We keep it lean and clean. This isn’t a slow death-by-committee scenario.

It’s focused precision implementation.

What You Gain At The End

By the end of the process, you’ll have:

- A fully functional Self-Administered Family Office
- A legally robust, tax-efficient wealth structure
- A clear system for protecting and transferring assets
- Control over your future—without unnecessary cost or complexity

*You’ll no longer ask,
“Am I doing the right thing?”*

You’ll know you are.



SECURED

Chapter 8: Securing The Future

Building wealth is an incredible accomplishment. **By securing it—for your children, your grandchildren, and the generations that follow you are facing an entirely different challenge.**

Far too many family businesses fall apart by the second or third generation. Not because of poor business strategy, but because of poor **succession strategy**. The Mural Crown Self-Administered Family Office (SAFO) was created not just to save tax but to solve this problem as well.

In this chapter, you'll learn how the Mural Crown SAFO goes far beyond mere numbers to give your family the most valuable asset of all: **stability across generations.**

Succession Planning That Actually Works

The standard approach to succession usually looks like this:

- Write a will
- Gift some shares
- Hope for the best

This approach repeatedly fails because it **ignores structure, timing, tax and family dynamics.**

A Mural Crown SAFO embeds succession into the system itself without sacrificing control or stability. It allows you to:

- Transition ownership without losing control prematurely
- Protect assets from mismanagement, divorce, or disputes
- Define roles and rights clearly (so there's no ambiguity later)

The Mural Crown SAFO becomes your family's operating system for wealth transfer.

Control Without Chaos

One of the biggest fears business owners always mention to us is:

"If I hand over the business, will they run it into the ground? If I don't, will they feel shut out?"

The SAFO lets you walk that line with confidence. Because it separates:

- **Ownership from control:** You can gift or pass on shares without immediately giving up day-to-day authority.
- **Roles from rights:** A child can have a financial interest without being an active director or vice versa.

This structure prevents conflict, confusion, and costly mistakes.

Protecting The Family From Itself

It's a difficult truth, but it must be said: **most wealth is lost due to internal family issues, not external threats.** Whether those issues be mismanagement or commercial naivety.

That's why the Mural Crown SAFO incorporates light but essential governance:

- A family charter that outlines how decisions are made
- Defined rules around ownership, voting, and income distribution
- Agreed processes for dispute resolution

This part isn't about bureaucracy or dictating to others, it's about **protecting relationships.**

Your family stays strong, because the rules are already written and everyone knows them. There's no "he said, she said"—just clarity.

The Inheritance Tax Trap

The UK's 40% inheritance tax can destroy unstructured family wealth in a single generation.

With a Mural Crown SAFO in place, you can:

- Pass assets outside of your estate in a tax-efficient way
- Use trusts or family investment companies inside your SAFO to defer and reduce IHT exposure
- Avoid costly probate delays or contested estates

Instead of reacting to death, you plan for it calmly, clearly, and ahead of time.

Teaching The Next Generation

You don't just want to pass on money. You want to pass on the **wisdom that it took to accrue that money, so that future generations can maintain and grow the family wealth.**

The Mural Crown SAFO gives you a natural environment to:

- Involve your children in board-level conversations
- Share your values and decision-making principles
- Prepare them for future responsibility gradually, not suddenly

By the time they inherit, they're not guessing. They've been **tutored and trained.**

That's how legacies are preserved.

What "Secured" Really Means

Securing your future doesn't mean locking everything down and squirreling it away.

It means:

- Knowing the right plan is in place
- Knowing your family understands it and how to utilise it
- Knowing your wealth is protected, accessible, and tax-efficient

It means peace of mind, for you now and for them later.

That's what the Mural Crown SAFO delivers.

ACTION

Chapter 9: Next Steps – Your Call To Action

You've made it to the end of this book and by now, you understand a truth that most business families never realise:

It's not how much you make that builds a legacy.
It's how well you structure, protect, and pass it on.

You now know that:

- Traditional accountants and solicitors can't solve all the issues that you face
- The ultra-wealthy use family offices to control and protect their wealth
- And that you can now do the same—without the billionaire price tag

The Mural Crown Self-Administered Family Office (SAFO) was built to bridge that gap for successful families like yours.

The next move is yours

Should You Set Up a Mural Crown SAFO? Ask Yourself:

- Are you paying more tax than you need to, year after year?
- Are you unsure how your wealth would transfer if something happened to you?
- Do you want to keep control of your business and set up your children for success?
- Do you feel your current advisers are only offering pieces, not a whole solution?

If the answer is “yes” to even one of these, then it's time to explore the Mural Crown SAFO model in detail.

Here's What Happens When You Do

By setting up a Mural Crown Self-Administered Family Office, you'll:

- Save £50,000+ per year in legally compliant tax savings
- Gain complete control of your business and family wealth structure
- Protect your assets from unnecessary risk or erosion
- Create clarity for your children and the generations that follow
- Build a legacy that isn't just financial but intentional

And you'll do it without being buried in complexity or overpaying for traditional solutions that were never designed to meet your individual needs.

Let's Talk

If you're ready to:

- Find out whether the Mural Crown SAFO is right for your situation
- Understand what your custom roadmap would look like
- See what kind of tax savings and legacy structures are available to you

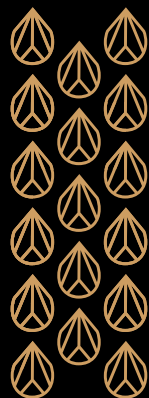
...then now is the time to take action.

Schedule Your Private Consultation Today

You've already built something incredible. Now it's time to protect it—and make sure it lasts.

Thank you for reading. Your legacy starts now.

For more information or to start planning your SAFO, call us on +44 (0) 7389 651750 or email us at connect@muralcrown.com.



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