prime
WEALTH PLANNING

An introduction to Prime Wealth

Planning
Expertise +

Results

"Proper financial planning has, for the first time, given us confidence to know that we are going to be ok".

What makes Prime Different?

Welcome to Prime Wealth Planning. We are a firm of independent financial advisers, assisting individuals, business owners and trustees with a broad range of financial planning, investment, retirement and estate planning needs.

Our approach is what sets us apart. We simplify the complex, cut through the jargon and provide accurate, honest advice to help our clients prosper over the long term.

As the wealth management arm of Prime Accountants Group we are in a position to provide clients with a range of solutions far greater than that provided by a traditional wealth management firm.

Working with our partners we have the ability to draw on a depth of knowledge in Financial Planning, Tax, Legal and Accountancy services all under one roof.

"I found the scale of the task of getting my 'house in order' meant that I kept putting it off. Glen & the team made the process as painless as possible and life is now much clearer".

primewealth.co.uk

Our Structured Approach...

We apply a structured process to the advice that we provide to ensure that you receive consistent and appropriate planning which, at every stage, is in keeping with your short, medium and long term goals.

Stage One – Discovery Meeting

At this meeting we look to understand your current circumstances and your future goals. Once we understand your needs and aspirations we can illustrate how we have helped other clients in similar situations and agree if our service is appropriate for you. We will also outline our service charter and the scope of our fees.

Stage Two – Research

Once we have an outline of your existing circumstances, policies and investment products, we will then obtain authority from yourselves to write to your various providers to confirm the charges, risk exposure and general suitability of your existing arrangements to meet your goals.

Stage Three – Inform and Discuss

This is where we present our findings together with our initial considerations. In many cases we will produce a lifetime cashflow model which maps out your financial future, showing your resources and their ability to support your plans, identifying surpluses and shortfalls for discussion.

Stage Four - Refine and Agree

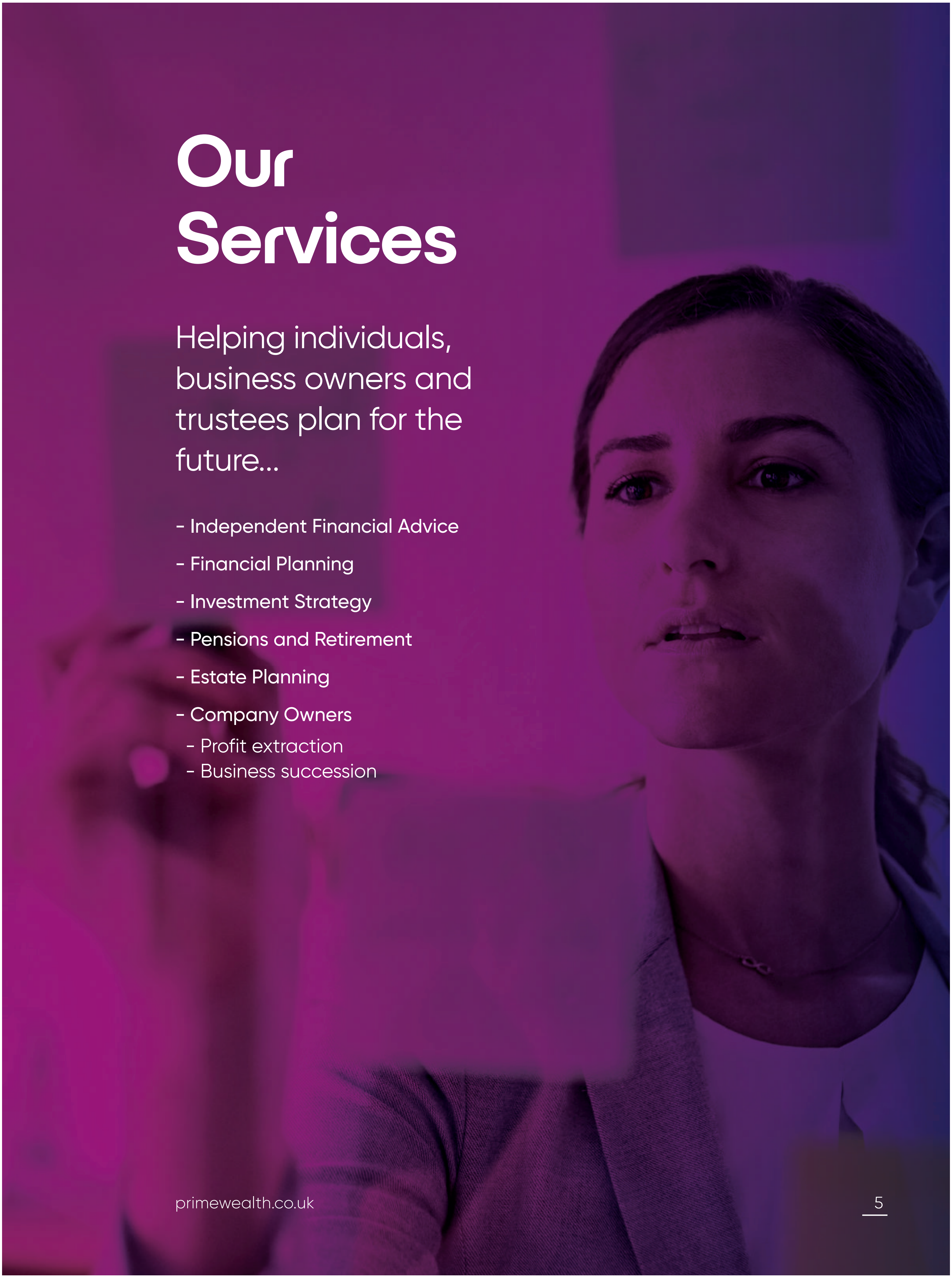
Having received your feedback from our initial proposals, we will now refine and present a solution to you. At this point all costs associated with the individual products will be clearly outlined and agreed prior to moving to the next stage.

Stage Five - Implementation

Once the proposed advice has been agreed we will proceed to the implementation stage. At this point you will receive a 'Full Advice and Recommendation Report' and then, upon your instruction, we will get on with establishing the products and services to meet with your objectives.

Stage Six – Review

We will agree an ongoing service standard with you to meet your current and future expectations. This means an agreed frequency of contact and reporting.



Our Services

Helping individuals, business owners and trustees plan for the future...

- Independent Financial Advice
- Financial Planning
- Investment Strategy
- Pensions and Retirement
- Estate Planning
- Company Owners
  - Profit extraction
  - Business succession

Independent Financial Advice

As Independent Financial Advisers we provide our clients with financial planning that covers the entire marketplace.

Whilst many of our competitors offer a restricted service, we passionately believe that our clients' investment, pension and insurance requirements are best served by a whole of market independent approach.

As a privately owned, independent practice we have no motivation or financial incentive to recommend any solution, product or investment manager other than those which meet your objectives in a safe, low cost, efficient manner.

We typically look after the affairs of wealthy individuals, company owners, trustees and charities.

- Savings
- Investments
- Pensions
- Life and Critical Illness insurance
- Income protection
- Lifetime cashflow

"Using Prime Wealth gives me the confidence that I am receiving *advice* and not simply being sold to".

Financial Planning

The most important thing a financial adviser can give you is 'peace of mind'.

Our financial planners have access to advanced lifetime cashflow modelling software which enables them to map out your financial future, seeing if you are on track to meet your goals and exploring different scenarios such as the impact of retiring early, buying a holiday home or even a market crash.

This approach to financial planning is far more personal and engaging - contact us to see how this approach might help you.

> "The cashflow model that the Prime Wealth team produced for us helped us understand our money and our financial future better than ever before. Allowing us to make important decisions with confidence".

Investment Strategy

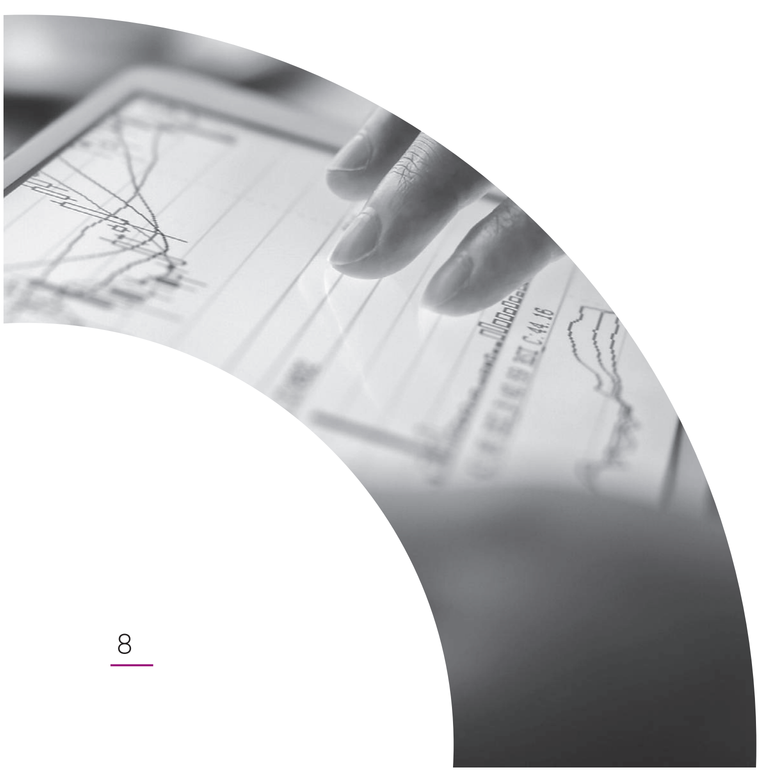
First we establish your investment goals; for capital preservation, growth, income or perhaps investing for children's university fees, inheritance tax efficiency, holiday home purchase, etc.

Then we consider your:

- attitude to investment risk
- investment time horizon
- capacity for loss
- tax position (now and in the future)

Once this is complete we will recommend the correct tax wrapper to meet your objectives in the most tax efficient way - utilising ISA allowances, pension allowances and other reliefs where possible.

Finally, we will recommend the investment solution which best meets these goals. Being passionately independent, we have the whole investment universe available to us, enabling us to recommend high performing, cost-effective, consistent investment strategies aligned with your goals.



"I like the fact that Prime Wealth's recommended investment managers are reacting to market conditions on a day to day basis".

The value of your investments can fall as well as rise.

Pensions and Retirement

We have in-house defined contribution and defined benefit (final salary) expertise, enabling us to understand all possible retirement options and to recommend those which best suit your needs.

Pre-retirement
Your retirement should be comfortable, justifying the efforts of your working life. We will typically review your various pension policies, considering how well these meet your retirement objectives and to identify any shortfalls or any changes we consider appropriate.

At retirement
We use various planning and modelling techniques to help determine the optimum, most tax efficient way to meet your retirement income needs. Assisting you as to how best to withdraw funds and from which tax wrappers (including pension and non pension resources), safe withdrawal rates and even in the assessment of a final salary pension versus a drawdown contract to meet your needs.

"Prime Wealth helped me to understand the difficult concept of choosing between my final salary or a drawdown pension. With their help I knew I had made the right decision".

Estate Planning

Our clients are generally keen to ensure that their loved ones receive their legacy in a protected and tax efficient manner.

Our advisers work closely with our legal partners to deliver strategies that not only meet this objective but also ensure that you have enough money to secure the retirement you deserve.

Our cashflow modelling software underpins this process and allows us to explore various planning options until the ultimate strategy is identified.

This might include:

- The facilitation of new wills (perhaps including trusts for asset protection or inheritance tax efficiency)
- Lifetime gifts to individuals or trusts
- Inheritance tax efficient investments
- Pension structures as wealth transfer vehicles
- Whole of Life Insurance to provide for Inheritance Tax liabilities without the need for re-arranging your affairs

Wills and trusts are not regulated by the Financial Conduct Authority.

> Although my own financial future is my first priority, knowing the kids won't lose out was also important to me".

Company Owners

We have a wealth of experience looking after the financial planning needs of the company owner, such as:

- The extraction of corporate profits in the most tax efficient manner
- The arrangement of tax efficient life cover
- Ensuring swift and efficient succession in the event of the death of one of the shareholders (for the deceased's family *and* for the company)
- Protecting the business from the death or illness of a key employee
- Reviewing the arrangement of the business to ensure Inheritance Tax efficiency
- Advising company owners pre and post sale

"Finding a firm which understood my various company and personal affairs was a great relief".

"Knowing my financial adviser is available to assist me as I travel through life's ups and downs gives me confidence that I am in the right place".

Listen + Advise

Prosper

For businesses and individuals that require accountancy and wealth management services, Prime Accountants Group provide straight talking, jargon free, pragmatic advice.

Unlike traditional accountants, Prime are approachable, available and efficient. With a broad depth of expertise, Prime simplify complex requirements to help clients focus on growing their business and wealth over the long term.

Our Values:

Do the Right Thing.
We work with honesty and integrity as we care about the people and businesses we work with.

Simplify the Complex.
We believe in providing straight talking, jargon free, sound advice.

Provide a Personal Service.
We take the time to understand a clients individual requirements and are flexible in our approach to meeting their needs.

Always be Approachable.
We are professional, friendly and always available to help.

Build Relationships.
We believe in treating our colleagues, clients and partners how we would like to be treated.

Keep the Passion.
We take pride in making a tangible difference to help our clients prosper over the long term.

Embrace Change.
We are forward thinking and embrace new technology that benefits our clients.

Be an Ambassador for Prime.
Represent the firm positively and create a great first and lasting impression with colleagues, clients and contacts.

Client Satisfaction

We undertake client satisfaction surveys every two years. The latest client satisfaction survey highlighted the following:

98%

Were satisfied or completely satisfied with our overall service

92%

Would recommend Prime Accountants Group

90%

Are satisfied with the frequency of personal contact from Prime

95%

Believe Prime are flexible in our approach to their needs

2017 survey of Prime Accountants Group clients

"Excellent service & professionalism throughout, as a new client we are delighted with the service".

> "To me, financial planning requires trust, ethics and professionalism. Prime Wealth embodies these characteristics".

Planning

+ Expertise

Results

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