

# Service Charter

**Planning  
Expertise +  
Results**





This document is aimed at providing you with a brief overview of our firm and to introduce our services to you in more detail, from which you may then select the service and remuneration package that best suits your needs.

We will discuss this with you so that you fully understand what is offered and how it will benefit you. Should you have any questions on any element of this document, please do not hesitate to ask us.

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Prime Wealth Planning Ltd is a firm of financial planners and a member of Best Practice IFA Group Limited, which is a network that promotes a high level of market standards through the provision of back-up resource, technology, training and support.

We will outline to you why we have chosen to partner with such a firm and how this benefits our clients.

Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112 and a full list of members can be found on the FCA register

# Introduction

It is important that you know what to expect in terms of the services we provide, and that you understand our commitment to you in the provision of those services. We intend to be professional, clear, and fair in our dealings with you, and will always ensure that any service or advice provided is in your best interests.

## Advice Services

The firm is authorised to advise on and arrange Life Assurance, Pensions, Collective Investments, Individual Saving Accounts, General Insurance. We are bound by the rules of the Financial Conduct Authority (FCA).

We offer advice on an "Independent" basis. This means that we provide unbiased, unrestricted advice based on a comprehensive and fair analysis of the relevant market, giving due consideration to the full range of retail investment, pension and life products available in the marketplace which may be suitable for you.

## Advice options

We offer a variety of advice options including:

- Execution Only (for one-off transactions instructed by you)
- Focused Advice (approaching limited aspects of financial planning only)
- Transactional Advice (where we charge a fee for an initial piece of advice but do not provide our ongoing service)
- Full Advice (full financial review based on all aspects of financial planning)

We will confirm which of these advice options will be provided prior to your agreement to proceed and where you have elected for a Focused Advice service; we will provide information about the types of product and areas of advice that we will consider for our recommendation.





# Our Service

## A structured approach to financial planning

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.

A black and white photograph showing a hand holding a pen over a document. The document features a line graph with several data points. The background is blurred, focusing attention on the hand and the document.

# Using a Wrap Platform or Custodian

With the advance in technology it is possible to notionally combine products and hold them together on a Wrap Platform. A Wrap Platform is merely a benign structure for holding your pension and investment plans in one place and it is not a plan in its own right.

Holding your investments in this way will give you greater functionality and much wider choice of funds - structured products, direct equities, gilts etc. It also assists greatly with tax management and client reporting.

A simple example of this is a share dealing account where a nominee will hold the shares on your behalf rather than holding all the paper certificates yourself.

A platform is not suitable in all cases, especially if your existing contracts have penalties or a tax charge would apply on surrender.



# How we charge

You will always know our fees before you make a decision to proceed. We have a transparent charging structure, so you can be sure we are working efficiently for your benefit.

Our fees are based wholly upon the provision of our qualified and professional expertise; the time taken to analyse your circumstances and devise an appropriate strategy going forward; the design of an appropriate summary report to communicate this strategy to you; and also takes into account our firm's exposure to regulatory, commercial and financial risk.

Should we undertake initial research towards your goals, however you subsequently do not proceed with our recommendations, we will raise an invoice for an agreed fee in order to recoup our costs. This payment will need to be made by cheque or bank transfer.

Should you agree to proceed and we go ahead with the implementation of your strategy, we can arrange for your total fees to be deducted from the investment amount at the outset, via the product provider. Alternatively, you may prefer to make your payment to us by cheque or bank transfer. Your choice can be made in the Client Declaration section of this document.





# Initial Advice & Recommendations might typically include:

## A full review of your existing assets, policies and tax position

- Provision of a financial statement summarising your worth by asset and ownership type
- An Inheritance Tax calculation
- A detailed conversation around your goals and aspirations, fears and concerns
- Detailed goal setting and risk profiling for any investment or savings requirements
- Identification of any shortfalls in your existing planning and pro-active suggestion of solutions

## Cost effective consolidation of investment products/wrappers

- Tax wrapper optimisation – ISA / SIPP / Trust / Bond etc

## Access to our investment philosophy

- A wide range of risk rated income and growth portfolios
- Active and passive portfolios
- Strategic and tactical asset allocation
- Range of alternative and wealth preservation investment solutions
- Consideration of all appropriate Retail Investment Products

## Protection Review

- Analysis of existing Life Insurance, Critical Illness Cover and Income Protection policies to identify shortfalls / cost savings
- Research the market to find most cost effective solutions with reputable providers
- Recommendation and Implementation of plans to ensure adequate protection is in place





## Cost of Initial Services – Lump Sum Investment

<b>Initial consultation (1st meeting)</b>	At our cost
<b>Fees for research, analysis and implementing advice</b>	3% of values of investment, subject to; Minimum fee of £3,000 and tiered structure shown below
<b>Fees for on-going management services</b>	0.75% of portfolio value, subject to; Minimum annual fee of £750
Should we undertake research and analysis work on your behalf, but you decide not to take up our recommendations, we reserve the right to charge you a fee to cover our time. This will typically be represented by a rate of £225 per hour, with a minimum fee of £500. The time taken to research a typical and non-complex investment or retirement need or objective, to collate the information and devise an appropriate report, may take anything up to 6 hours, which would incur a fee of £1,350. We will estimate the total cost for you in advance of commencing work if you wish. You may ask us not to exceed a specified amount.	

## Scale of Initial fees – Lump Sum Investment

Tier 1	Tier 2	Tier 3	Tier 4
£1 - £250,000	£250,001 - £500,000	£500,001 - £1m	£1m+
3%	2%	1%	0.75%
Subject to minimum fee of £3,000 (max T1 fee £7,500)	(max T2 fee £5,000)	(max T3 fee £5,000)	
A sliding scale of fees applies, meaning that the relevant fee or fee percentage is applied progressively. Examples as follows;			
<b>Example 1;</b> Client with total funds to invest of £100,000; Tier 1 fee (£100,000 x 3%) = £3,000			
<b>Example 2;</b> Client with total funds to invest of £500,000; Tier 1 fee (£250,000 x 3%) = £7,500 Tier 2 fee (£250,000 x 2%) = £5,000 TOTAL = £12,500			

In certain circumstances we may cap our fees. This will be dependent on the scale of the investment and the complexity of the arrangements.

Funds will be aggregated if part of the same advice process or when 'topping up' an existing investment structure. New advice will revert back to the standard fee schedule. Your adviser will explain this in regard to your specific circumstances.

## Fees for initial services - Insurance

If you buy a non-investment insurance contract, we will normally receive commission on the sale from the product provider. We will disclose this sum to you in advance and will ensure that the premium you pay is the least expensive in the market with identical features or enhanced features and from a financially sound and reputable provider – our research is available for you to view upon request.



# Our ongoing services might typically include:

As a minimum our ongoing management service will provide:

Ongoing Management Service	Full advice (with ongoing service)	Transactional advice
The offer of an annual face to face, web, or telephone review meeting which we will contact you to arrange	Yes	X
An annual evaluation of your attitude to risk to identify changes in your profile and to confirm the ongoing appropriateness against your attitude to risk	Yes	X
An annual review of your entire asset base along with a discussion around legislative changes and the impact that these may have on you, including any action you should consider	Yes	X

"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".





# Fees for on-going management services

Whether you have a sizable and complex portfolio of products, or one or two modest investments, it is important to consider how these should be managed going forward.

We can provide an on-going service designed to expertly maintain and monitor your portfolio. The benefit of this is to ensure that your objectives and attitude to risk are correctly aligned with your holdings over an extended period of time. In addition, on-going advice services ensure that developing and future financial objectives are taken into account. Furthermore, aspects of your financial arrangements can change over time, including your goals and risk profile as well as the underlying asset's risk characteristics. On-going services will help adapt and position your arrangements to manage such changes and influencing factors.

Service Charge: 0.75% per annum (minimum £750), based upon the prevailing value of your portfolio.

Examples as follows;

Example 1	Example 2	Example 3
Portfolio value of £200k = £1,500 per year	Portfolio value of £500k = £3,700 per year	Portfolio value of £1m = £7,500 per year

Please note that with funds under management, as the funds grow and the value of your investment increases, so will the charge applicable.

"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 investment can fall as well as rise



# Opting Out

You may decide to "opt-out" of any on-going management service. You are free to do so, however, please take note of the following:

- If your financial circumstances, objectives and attitude to risk change over time, the structure of your investment portfolio may no longer be in your best interests.
- As financial markets fluctuate, the way your assets are allocated in your portfolio may become unbalanced and ultimately expose you to more equity risk than you wish to accept.
- We cannot be held responsible should the investment management no longer be in line with your risk profile or if performance significantly deteriorates.

You may opt back in to on-going services at any time.







# Exceptions to our standard fees

## Structured & Tax Efficient Investments (BPR, EIS, VCT)

It may be suitable for some clients, depending on their wealth and attitude to risk, that we use Structured Investments and / or Tax Efficient products (BPR, EIS, VCT). Structured products generally have a 4 to 6 year term and offer the opportunity to make returns linked to the markets whilst offering a degree of capital protection.

Tax Efficient Investments (BPR, EIS, VCT) can potentially result in a reduction to a liability to Inheritance Tax, Capital Gains Tax, or Income Tax with each investment having different aims and benefits.

If advice is provided in this arena, we charge a flat 3% initial fee (not tiered) but may not charge an ongoing service fee. Should the product mature, at the end of the term or throughout, and another product is recommended, then a further initial fee would be applied – again perhaps without the ongoing servicing charges. Whether ongoing fees are levied or not will be dependant on the level of assets managed for you and will always be agreed in advance.

## Charges for Regular Premium Contracts

It may be that a regular premium savings plan or pension arrangement is recommended. Where the capital sum is less than £100,000 we would apply an initial fee based on the first year's premiums.

Our standard charge would be 25% of the first year's premiums for the initial advice, recommendation & implementation of the plan. We will discuss with you whether it is appropriate for or ongoing service to be applied (at a minimum of £750 per annum) or whether this advice is provided as a transaction with adhoc reviews being chargeable at the time.

### Example of charges for regular premium contracts

£500 per month savings / pensions = £6,000 per annum

Initial fee (25%) = £1,500



# Tax efficient fee collection


Our fees are constant to give you absolute impartiality, however, as part of the overall financial planning process we will also take into account how best to charge for our service. In almost all cases this is best taken from contracts which either obtain tax relief on creation or are taxed on exit because this effectively saves you this percentage in tax. For example, if our fee to manage your pension investments was £1,000 which was taken via the pension itself the net cost to you may be as low as £550.

Exceptions to the above are ISA's which do not receive tax relief but grow tax free and are tax free on exit, therefore, it would be prudent to pay the annual management charge outside of the wrapper from a cash account. This would have the added advantage of reducing the growth on the cash account which effectively saves paying savings tax of up to 40% on the amount of the fee.

By using the above you can save a large amount on the payment of overall fees by engineering the payment from tax efficient sources. The net effect of this approach can reduce fees by up to 40%.

## Value added Tax

As we act on your behalf as an intermediary our fees are presently exempt from VAT which means we do not usually have to make an additional charge of 20%. If we do have to charge you for a service which is subject to VAT we will inform you in advance.



**"It is reassuring that even when it come to fee collection, Prime Wealth have my best interests at heart"**



## Potential savings on VAT and Tax

If we combine the fact that we act as your intermediary and collect fees direct from a contract rather than ask you to write out a cheque for a service then the full savings becomes more apparent in the table below.

Type of service offered	Cost of advice for arranging a personal pension	Potential VAT	Tax relief	Total Net Fee
Fee only service for buying a product	£1,000	£200	Nil	£1,200
Fee for acting as intermediary deducted from pension fund	£1,000 extra paid into pension to cover fees	Nil	£400	£600
<b>* Potential saving</b>				<b>£600</b>

**\*This example assumes that you are a 40% tax payer and have the ability to pay £1,000 into your pension rather than pay a cheque.**

**This is our interpretation of current tax law which is always subject to change and therefore there is no future guarantee that we can retain tax efficiency of future fee payment**



# Payment of fees

## Invoice Procedure

Invoices are issued within 10 days of either an advice service being finalised and/or presented, or in the case of implementation fees, upon application.

## What is not included in our fees?

Will Writing, advice on asset protection trusts and complex tax calculations /advice. In addition we will pass on any third party expense such as Capital Gains Tax (CGT) reporting or third party discretionary management fees which we may be invoiced on your behalf. If we do need to charge you for any of these services a fee will be agreed with you in advance.

## Refunds and Cancellation Policy

Fees are payable subsequent to our Professional Advice Services being provided, and therefore refunds are not available in normal circumstances. Fees paid in respect of regular or annual services are not refundable; however, any on-going services may be cancelled upon request. Please also see your Right to cancel (on page 14), in respect of cancelling individual products or policies.

Should a refund be required due to any element of dissatisfaction on your part, this should be approached via our normal Complaints procedure, which is outlined on page 14. We will try to resolve the issue to your satisfaction, which may include offering a discretionary refund.







# Compliance notifications

## Transacting business

By signing these terms of business, you are giving your adviser permission to accept paper, electronic and verbal instructions to transact business on your behalf. This will be especially relevant to switching investment funds. Verbal instructions will only be taken where the advising firm has call recording facilities. Any instruction received will be considered genuinely given and duly authorised.

## Termination

You or we may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions already initiated, if this is the case. Any transactions effected before termination and a due proportion of any charges for services accrued shall be settled to the date of notification.

## Customer Classification

Each client with whom the firm does business is categorised to identify the level of regulatory protection applied. We believe in providing our clients with full regulatory protection and we propose to classify you as a 'Retail Consumer' for investment purposes. Where the firm categorises a client as anything other than Retail, you may request re-categorisation to a category that provides a higher degree of protection. We reserve the right to agree to such re-categorisation on a case-by-case basis, however, where we agree to do so; it does not mean that you will have a right to access the Financial Ombudsman Service.

## Investment Objectives and Restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, policies or companies you are willing to consider. Details of your stated restrictions and objectives will be included in the Suitability Report we will issue to you to confirm our recommendation. Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

## Right to Cancel

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However, there will be occasions where no statutory rights are granted, although this will be explained before any contract is concluded.

## Complaints

Our complaints procedures are available on request. If you wish to register a complaint, please contact us in writing to The Compliance Director, Best Practice IFA Group Limited, Holmwood House, Broadlands Business Campus, Langhurstwood Road, Horsham, RH12 4QP. Alternatively, you can telephone 01403 334455. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS) further details of the FOS can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by contacting them on 0800 023 4567.

## Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business, the circumstances of the claim and the eligibility of the claimant. Most types of investment, insurance, pension business and mortgages are covered by the FSCS up to specific limits, generally these limits are:

**Bank, Building Society & Credit Unions** – most UK authorised bank, building society or credit union accounts or deposit based savings are covered up to a maximum of £85,000.

**Investments** – most types of investment business are covered for up to a maximum of £85,000.

**Pensions** – most types of pension business are covered for up to a maximum of £85,000 - 100% if you're drawing a retirement income from an annuity.

**Insurance** – most types of insurance contracts are covered for 90% of the claim, without any upper limit.

**Mortgages** – advising and arranging is covered up to a maximum of £85,000.

Further information about this compensation scheme arrangement and limits that apply to the various types of business can be found on the FSCS website - [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them on 0800 678 1100.

## Law

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

## Regulation

MIFID II has introduced the requirement for Legal Entity Identifier's (LEIs) to be obtained for clients who are companies, charities or trusts. If you are a client who is a legal entity or structure, including a company, charity or trust, you will need to make arrangements to obtain an LEI code if you want the firm to continue to act on your instructions or make a decision to trade on your behalf from 3 January 2018 onwards. Your adviser will be able to provide further guidance on the application process.

## Client Money

The firm does not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice, which would be made payable to Best Practice IFA Group Ltd). or handle cash.

## **Benchmark Capital**

Best Practice IFA Group, of which we are a member, is part of Benchmark Capital Limited, which is majority-owned by Schroders plc. In the interest of disclosure the companies that fall under Benchmark Capital Limited include Fusion Wealth Platform, Bright Square Pensions and Fusion Funds, which may feature in recommendations made to you. Additionally, as Benchmark Capital is associated with Schroders, you may receive independent advice recommendations for funds that are managed by Schroders (including Cazenove Capital Management). For clarity the use of Fusion Wealth, Fusion Funds, Schroders or Cazenove funds is not mandated and would only be used where it is a suitable solution to your financial objectives. All recommendations are made for the best interest of our clients, not the business, and Benchmark Capital group aims to create cost effective solutions and efficiencies which can benefit both consumers and our members. A board of directors have been appointed to maintain oversight and control of the companies within Benchmark Capital, and procedures are in place to monitor and safeguard our consumer's best interests.

## **Material Interest**

Occasions can arise where we, or one of our customers, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

We have arrangements in place to ensure our clients are treated fairly, and we have a conflict of interest policy in place to help us manage the risks. You may ask for a copy of this policy at any time.

We will confirm which of these advice options will be provided prior to your agreement to proceed and where you have elected for a Focused Advice service; we will provide information about the types of product and areas of advice that we will consider for our recommendation.

## **Call recording**

All telephone calls are recorded for regulatory and training purposes and these will be referred to as part of our advice records. All call recordings will be used to minimise ambiguity in our discussions or instructions received and are encrypted for security and integrity purposes. These records will be kept in line with regulatory and statutory requirements, and will be retained for a period of at least 6 years.

In order to meet our regulatory obligations; calls concerning advice and transactions may not be carried out via our adviser's mobile phone number, and any such calls will need to be conducted through the recorded office number stipulated

## Data Protection

We collect and process your personal data (as such term is defined in the EU General Data Protection Regulation 2016/679 ("GDPR")) in the course of providing our services. We are a data controller (as the term is defined in the GDPR) of such personal data. Full details of how we process personal data can be found in our Privacy Notice, at [www.primewealth.co.uk/privacy-notice](http://www.primewealth.co.uk/privacy-notice)

From time to time we send our clients information promoting our services, or other similar services in which we believe you might be interested. If you would prefer not to receive this information, please tick the box below. Alternatively, please contact The Data Protection Officer on 01403 334455 or in writing at Holmwood House, Broadlands Business Campus, Langhurstwood Road, Horsham, RH12 4QP

We may collect and process personal data in relation to your health where you provide this either in a written application or by speaking with an adviser. This data will be collected and processed in accordance with our Privacy Notice, and used solely for the purpose of researching and advising on one or more products to suit your needs and assisting you with the application for and ongoing management of such products. We may also pass this data to Best Practice IFA Group Limited and third party service providers so that they may carry out the services that they provide to us. In order to collect and process this data, we require your consent **by signing this GDPR Consent Form**. This consent can be withdrawn at any time. **Please note that we cannot provide a full range of services without such consent, and withdrawal of consent is likely to require us to cease providing our services to you.**

Please tick this box to confirm you understand and consent to our processing of personal data relating to your health and our passing such special category data to Best Practice IFA Group Limited and third party service providers\*.

\*where client is under the age of 16 consent must be given by either the parent or legal guardian for this data to be processed

Customer Name(s)		
*Customer signature(s)		
Date		

\*Note - Must be physically signed by the client, i.e. a wet signature



# Client declaration – Version 3.3

This document represents our standard Terms of Engagement, upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing below. If you do not understand any point please ask for further information.

Our typical charges are based on the Scale of Fees outlined above. This Agreement is designed to confirm and formalise our discussion regarding the services we provide.

Where our ongoing charges are based upon a percentage of the funds invested or on-going contract value, due to the ease of calculation, we will not confirm the fee in specific monetary terms. We will however, confirm the likely scope of this fee in the initial suitability report and confirm fees paid at the annual reviews.

You should seek legal advice in respect of your own specific requirements to ensure the validity of this agreement.

An invoice in respect of Professional Advice Fees will be raised upon completion of the initial service, or upon completion of any associated transaction/s or product/s, to meet the cost of our services to you.

## Advice Requirement:

**Initial fees: please select one of the following options:**

Tick this box if you agree that our initial Fees are to be deducted from your investment  **% Fixed Fee**  
-----% or £ -----

Tick this box if you agree to pay our initial Fees by cheque/bank transfer   
-----% or £ -----

## On-going Management Services: please opt in or out of on-going services below

Tick this box if you agree to pay our agreed fee for on-going management services, by annual / monthly deduction from your investment  -----% or £ -----

Tick this box if you do not require any on-going services. Your investments will not be kept under review, and any services you request in future may be subject to further charges

<b>Customer Name(s)</b>		
<b>Customer signature(s)</b>		
<b>Date</b>		
<b>Adviser</b>		
<b>Date of issue</b>		

As a network member, the firm does not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice) or handle cash.

In the main, where fees are not to be taken from the product or wrapper, cheques should be made payable to Best Practice IFA Group Ltd.



# Our people, your team

The Prime Wealth team assist individuals, business owners and trustees with a broad range of financial planning, investment, retirement and estate planning needs.



**Glen Callow**  
Director - Prime Wealth  
M: 07900 241 925  
E: gjcallow@primewealth.co.uk

Glen is the Director of Prime Wealth, specialising in the advice requirements of owner managers and high net worth individuals.

Glen is passionate in the design and implementation of an advice process that not only considers traditional financial planning vehicles but also integrates both tax and legal specialists to cover a far wider range of services than that delivered by a traditional financial planning firm.

Along with advising clients with their various pension, investment and wealth structuring requirements, Glen is the director responsible for the day to day running of Prime Wealth, defining and implementing its service proposition, use of technology, selection of its investment partners and relationship with the professional community.

## Technical and administrative support

Glen is supported by a team of paraplanners (technical researchers / report writers) and administrators (the conduit between the client and the many providers that we work with).

This in-house resource is imperative to not only deliver first class client outcomes but also ensures the process is as efficient as possible for all parties.

## Prime Accountants Group

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.

## Best Practice

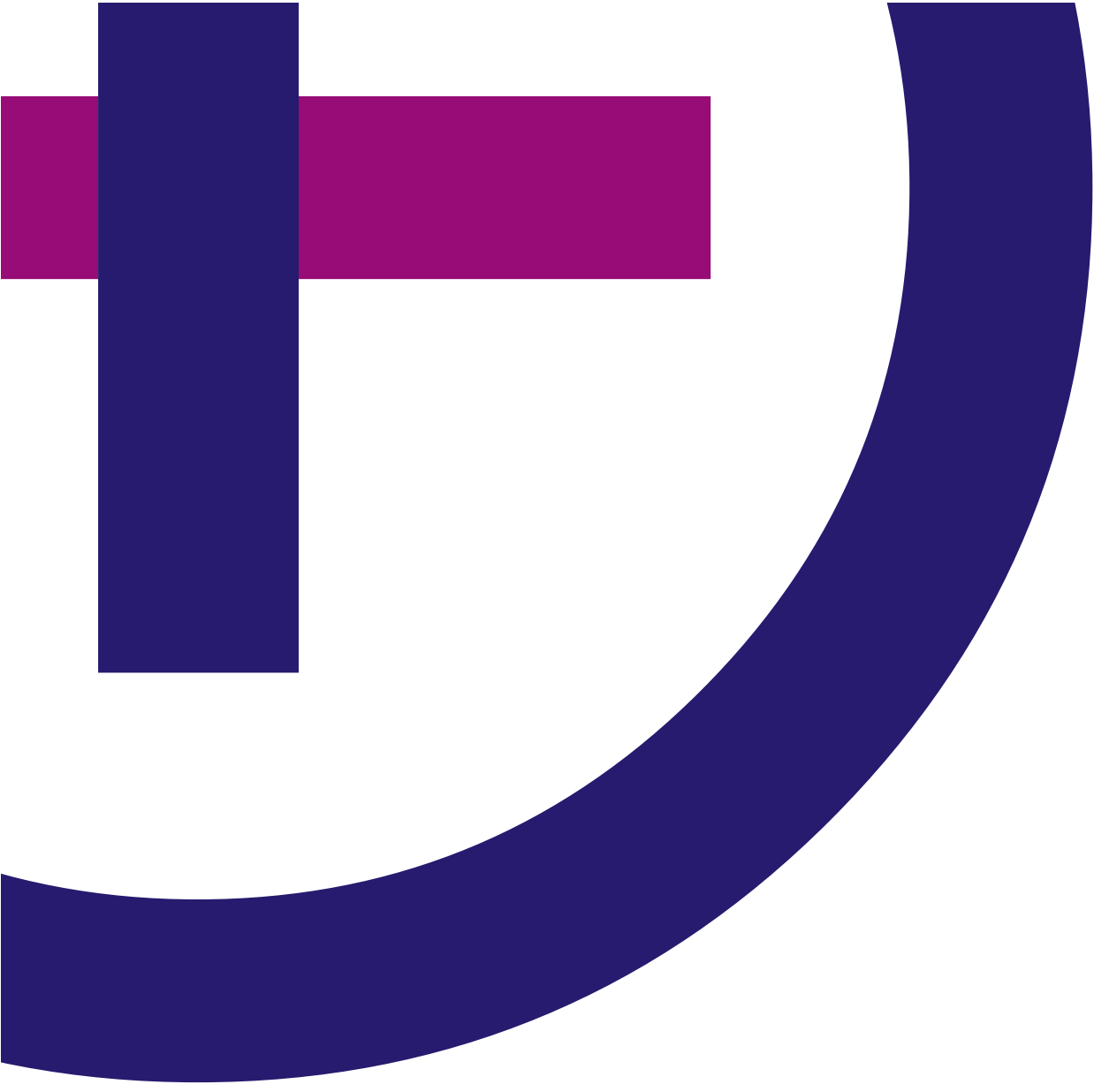
Prime Wealth is a member of Best Practice IFA Group, a multi-award winning network of Chartered Financial Planners.

Our clients benefit from this relationship with technical support, compliance oversight, training and technology as an industry leading group of companies pooling expertise and resource.





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



**Birmingham Office**  
No. 3 Caroline Court  
13 Caroline Street  
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T: 0121 233 2992  
[info@primewealth.co.uk](mailto:info@primewealth.co.uk)

**Coventry Office**  
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T: 024 7651 8552  
[www.primewealth.co.uk](http://www.primewealth.co.uk)

**Solihull Office**  
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1 Homer Road  
Solihull B91 3QG  
T: 0121 711 6353  
[@Prime\\_Wealth](https://www.primewealth.co.uk)

**Planning  
+ Expertise**  

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**Results**