Catalogue of Services

PK | GROUP
LONDON

Introduction: The business case for transparency

PK Group is a fast-growing, London-based, multi-disciplinary financial services firm.

As one of the leaders of the new generation of financial services companies, we are dedicated to using our financial experience and expertise to grow and to protect our clients' businesses, income and wealth.

With every client cared for by one of our advisers, we can ensure both a proactive and professional service. Each adviser is an expert in at least one financial discipline whilst also remaining knowledgeable in other fields. This ensures that you have direct access to the expertise you require and easy access to our wide range of experts from pension specialists to tax advisers, accountants and wealth managers.

Should you require assistance with your financial affairs, your company finances or should you wish to build a financial plan for your family's future, we will be able to help.

Message from the CEO:

"Our shared values are the glue that binds us together. We depend on one another so it is important there is alignment on our shared values between individual and corporate goals. For example, a third of our workforce are shareholders in the company.

Courtesy is an important value. Respect and civility lift people up, reduce stress and improve motivation, and ultimately performance."

OUR LIST OF

SERVICES

PK GROUP
LONDON

PERSONAL AND FAMILY

+FINANCIAL PLANNING

- Pensions and retirement planning
- Mortgages and equity release
- Tax efficient investments
- Intergenerational wealth planning
- Bereavement financial planning
- Education fee planning
- Individual and family protection
- Later Life planning

TAX

- Personal tax
- Capital gains tax
- Inheritance tax planning

+WEALTH MANAGEMENT

- Discretionary fund management
- Online automated investment service

PERSONAL AND FAMILY

MANAGING YOUR BUSINESS

- Accountancy and audit services*
- Tax returns
- Maximising tax credits and relief
- Payroll and bookkeeping
- VAT guidance and submissions

BUSINESS STRATEGY AND GROWTH

- Business plan creation and review
- Company formation and strategy
- Identification and reporting of key performance indicators
- Due diligence
- Succession planning

+EMPLOYEE BENEFITS CONSULTANCY

- Pension and Auto Enrolment support
- Group insurance & Healthcare brokerage
- Workplace financial guidance
- Effective benefits communications

CORPORATE FINANCE

- Capital raising
- Commercial mortgages
- Mergers and acquisitions

*Audit services provided by PK Audit LLP, a partnership under common control and regulated by the Institute of Chartered Accountants in England and Wales.
+ Only services listed under these headings are regulated by the Financial Conduct Authority.

Personal and family services

PK Group specialises in providing comprehensive personal financial planning advice. Our advice is totally independent as we have access to the whole market to find the best products and services to meet your financial needs and ambitions.

The range of services include:

- Financial planning
- Protecting your wealth
- Growing and investing your wealth
- Discretionary fund management

Financial planning

Financial Planning advice is essential to ensure your financial wellbeing as well as your short term and long term security. Whether you require protection or mortgage advice, retirement planning or investment planning, your PK Group adviser will be your guide to help you achieve your financial goals.

Individual and Family Protection

- Critical illness cover
- Life assurance
- Mortgage protection
- Income protection
- Private medical insurance
- Pension sharing options on divorce

Retirement Funding and Review

- Analysis of preserved pension benefits
- Income options at retirement
- Self Invested Pension Plan (SIPP) advice
- Pension plan selection

Investment Planning

- Maximising ISA allowances
- Tax efficient investments
- Education funding
- Direct investment facilities
- Risk profiling

Long Term Care Planning

- Care home fees planning
- Income generation
- Savings and investments advice

Property Finance

- Buy-to-let
- Capital raising
- Equity release schemes1
- First time buyer mortgages
- Foreign currency mortgages2
- Mortgage review
- Offset mortgages
- Re-Mortgages
- Secondary residence mortgages

NOTE: Your home is at risk if you do not keep up repayments on your mortgage and other loans secured on it.

1. This is a lifetime mortgage; to understand its features and risks, ask for a personalised illustration.
2. Changes in the exchange rate may increase the sterling equivalent of your debt.

Protecting your wealth

Keeping your wealth secure whilst maintaining growth requires expert advice and good planning. We offer services in the following areas designed to protect our clients' wealth.

Personal Tax Services

Personal taxation can be a broad and complex area. Unfortunately, many people ignore opportunities to save money on their taxes. PK Group's tax team can assist by offering tax advisory services. What's more, the experienced team of tax specialists help save our clients money going forward by completing a review of their taxation affairs.

Services include

- Income tax return preparation
- Review of earlier years' tax returns
- Income tax advice
- Capital gains tax advice
- Non domiciliary tax guidance

Wealth Succession Planning

Inheritance tax can diminish the value of your estate that you are planning on passing to family members.

We offer the following wealth succession services:

- Inheritance tax mitigation
- Trusts and estate planning advice

Your Will

Should you wish to receive advice on your Will, we will be able to recommend suitably authorised legal firms.

Growing and investing your wealth

Before making any investment decision, it is important that you consider what you wish to achieve: capital growth, income, security, tax efficiency, or a balanced portfolio that combines all or some of the above elements.

Additional factors to take into account include having too much in one asset class or one investment, the reputation and financial security of the investment providers and the market risk of the investment selected. Our specialist advisers will help you construct your portfolio taking these factors into consideration.

We offer advice and management on the following services and financial products:

Attitude and Investment Risk Profiling
- Investment selection and management
- Portfolio risk review

Portfolio Construction and Management
- Discretionary fund management
- Capital Gains Tax efficiency
- Active and passive managed funds
- Model portfolios
- Pension fund management

Sophisticated Investor Transactions
- Global investment opportunities
- Offshore investments
- Tax products

Tax Compliance and Tax Efficient Investing
- Inheritance tax planning
- Capital gains tax mitigation
- Income tax planning

Online Investment Platform
- Non-advised execution only service
- ISA, SIPP & Investment Fund investing
- Manage your investments online

Employee Benefits

PK Employee Benefits specialise in not only supporting you by delivering a benefits package that makes you stand out but also in helping your employees make the most of those benefits.

Every business is different. Most offer benefits to attract and retain staff but getting employees engaged with their benefits can only be done effectively when you really understand a business and its people.

We go through a thorough process of understanding the people who we work with – how they communicate, what benefits they have and how they feel about those benefits. With our hands on service, we provide full benefit administration. You provide the employee data and we manage the end-to-end process of launching a single benefit or full package. The areas we support are:

Pensions

- Employer Auto Enrolment support
- Employee support and assistance - face to face and remotely workplace guidance
- Contribution management
- Scheme governance and regulatory compliance
- Total pension Forecasting

Health and wellbeing

- Independent brokerage on all health and wellbeing arrangements
- Support with staff communications
- Day to day administration, including leavers and joiners
- Periodical reviews to help control costs
- Dedicated support for employers and employees

Group life and sickness protection

- Ensure employers meet contractual requirements
- Rigorous market reviews to control cost, with independent brokerage
- Efficient administration to manage liability risk
- Full claim support where necessary

Financial resources

- Financial Education in the Workplace
- Access to key financial resources
- Access to mortgage brokerage service for employees
- Resources to develop employee financial knowledge

Additional support

PK Engage

Our Mobile App, PK Engage has been designed to help employees understand, interact and get more from their benefits.

By using PK Engage your employees will be given a Total Reward Statement (TRS) that puts emphasis on the true value of working for your organisation. TRS can help improve employee retention and therefore reduce the cost of staff
turnover to your business.

PK Engage also gives employees full details on their benefits package, allowing them to see everything in one place.

Additional support:

- Salary sacrifice benefits
- Employee assistance programmes
- Cycle to work schemes
- Eyecare and flu jab vouchers
- Business travel
- International healthcare arrangements

Wealth Management Services

Wealth & Asset Management AWARDS 2023 SHORTLISTED

PK WEALTH

INVESTMENT WEEK INVESTMENT MARKETING AND INNOVATION AWARDS 2023

PK Wealth provides a specialist discretionary portfolio services using a rigorous methodology for a range of wealth management requirements.

We work with you to provide solutions that match your needs. Our portfolio services are available across active, passive and ESG strategies.

We also manage portfolios for clients looking to mitigate their exposure to inheritance tax, as well as offering bespoke direct equity and direct bond portfolios, including services specifically designed for charities.

Portfolio	Description
IHT Portfolio Service	This innovative, tax efficient, active discretionary portfolio service allows investors to pass down more of their wealth to beneficiaries. Each portfolio invests in AIM and Asset-Backed investments that qualify for Business Relief. Minimum investment: £200,000.
ESG Portfolio Service	Our sustainable solution is a suite of five globally diversified, risk-rated, actively managed multi-asset portfolios. Three different sustainable investment strategies are integrated into PK Wealth's process: ESG, SRI and Impact investing. Minimum investment £200,000.

Portfolio	Description
Direct Equity & Bond Portfolio Service	Appropriate for a variety of different purposes, these actively-managed portfolios invest in either direct UK-listed equities or GBP-denominated corporate bonds. Minimum investment: £1,000,000 for bond portfolios, £250,000 for equity portfolios.
Charity Portfolio Service	Our multi-asset portfolios are constructed to generate long-term returns in excess of inflation (measured by the Consumer Price Index CPI) whilst minimising risk and volatility. This portfolio strategy is suitable for charities and foundations that have adopted a Total Return Approach.
Bespoke Portfolio Service	High service level providing solutions tailored to each client's requirements. Clients using this service have access to investment strategy and portfolio positioning. The Bespoke Portfolio Service starts with a minimum investment of £200,000.
Managed Portfolio Service	A model based low contact approach where individual assets within each risk profile are the same for all clients invested. The Managed Portfolio Service starts with a minimum investment of £50,000.

Our Service Advantage

PK | WEALTH

1. PK Wealth is a PK Group company, not owned by a large group.
2. We are well versed in dealing with a wide range of clients, including professionals, retirees, entrepreneurs, trusts, charities and companies.
3. Our staff are all professionals, highly qualified in their areas of expertise and with decades of experience.
4. Clients have direct access to portfolio managers where appropriate.
5. Our interests are aligned with our clients as our fees vary with the performance of the portfolios managed.
6. We can call on the expertise of the financial planning, tax and accounting experts within PK Group.

Business Services

PK Group offers a range of business services including accounting, corporate finance, taxation advice and advanced financial management.

As a client, you will be able to call on this diverse expertise and support through a single point of contact, your specialist adviser. Each adviser is assigned on the basis of your requirements and their professional background to ensure that it is a relationship that is profitable for your business.

The range of services include:

- Helping to manage and grow your business
- Corporate finance
- Helping to safeguard your business and its assets
- Helping to manage finances

Managing and Growing Your Business

You know your business and your industry better than any external adviser, but we can help you to grow your business by carrying out your regulatory obligations, and by monitoring and reporting the key variables in your business.

Our range of services includes the preparation of management accounts, the identification of key performance indicators and other services to help you run your business including:

- Business plan creation and review
- Company secretarial
- Corporate structuring
- Identification and reporting of key performance indicators (KPIs)
- Monitoring and meeting regulatory requirements
- Production of management accounts
- Automatic Enrolment
- Enterprise Investment Schemes

Corporate Finance

Businesses have to evolve more quickly today. This may involve expansion, disposals, mergers and acquisitions, or investment exits.

We have the expertise to assist you with your corporate transactions and capital raising.

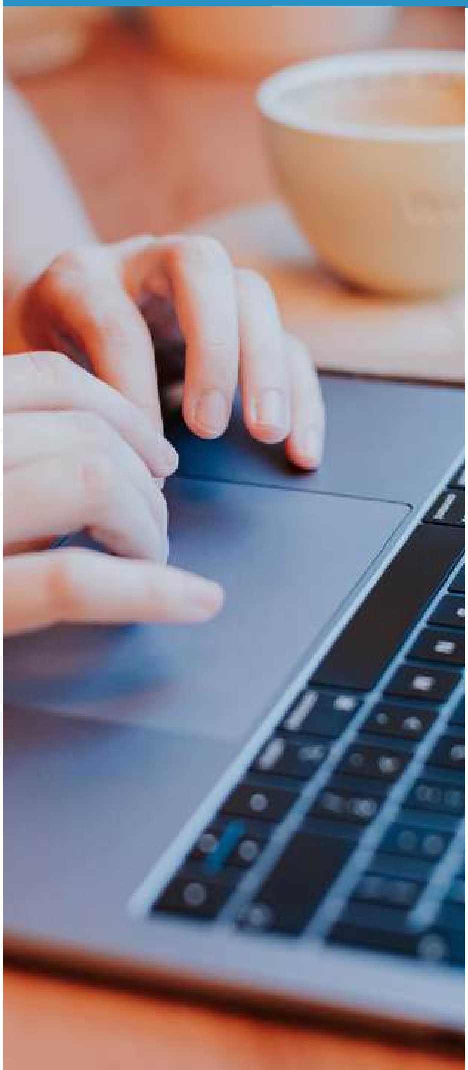
Some of the services we offer are listed below:

- Business valuations
- Capital raising
- Commercial mortgages
- Due diligence
- Exit strategy planning
- Mergers and acquisitions

Safeguarding your business and its assets

For your business to remain successful, it is essential to ensure that you have properly safeguarded the main assets and satisfied the tax authorities. One of the most essential assets of any business is its people. There is a range of measures a business can take to protect itself, its management team and employees.

Our specialists will be pleased to carry out a review and make recommendations on a range of services.



The range of services include:

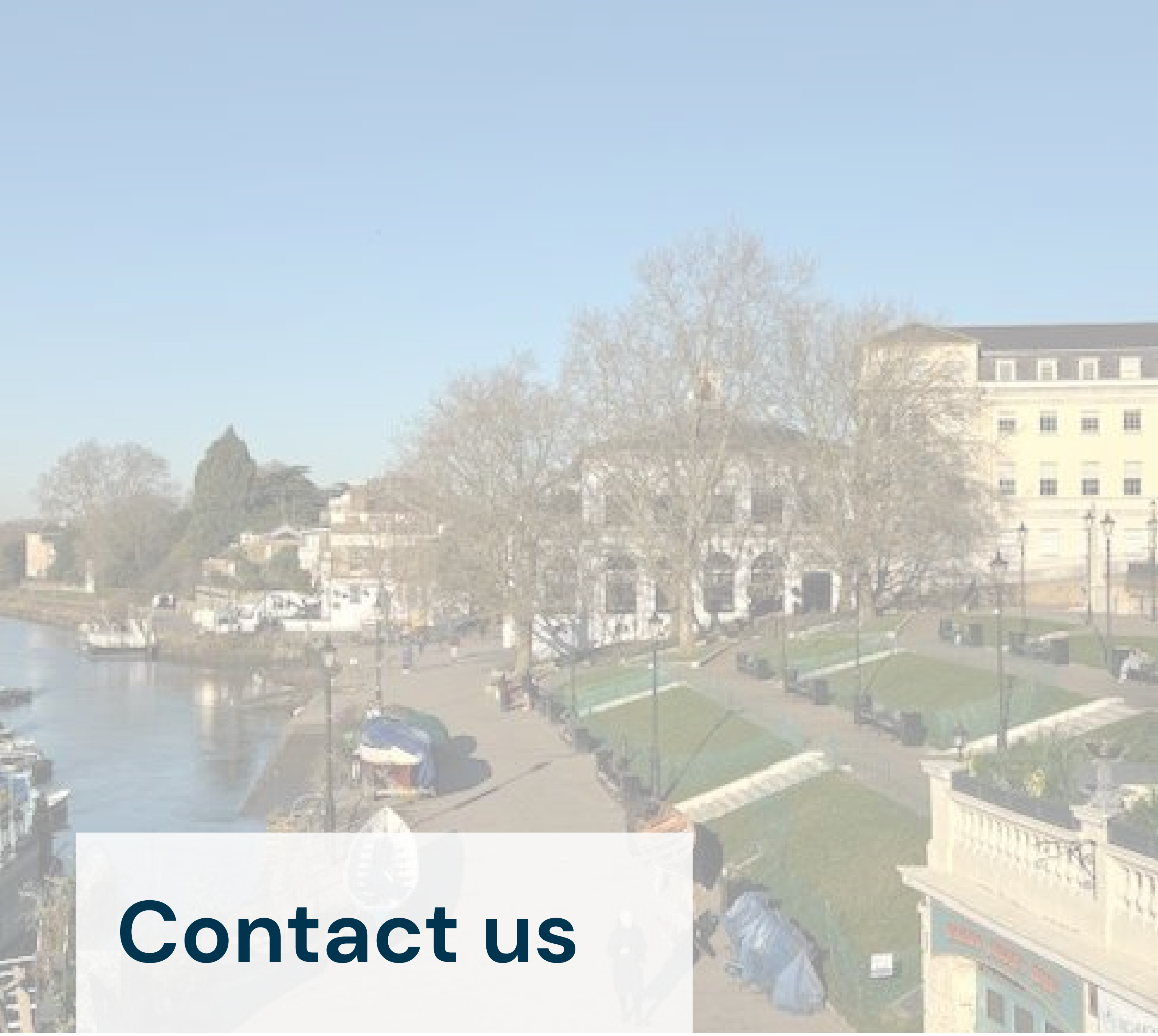
- Automatic Enrolment
- Self-invested pension plans (SIPPs)
- Taxation advice
- Employee Benefits
- Shareholder protection
- Keyman protection
- Group life assurance
- Group income protection

Managing Finances

All businesses must ensure that their financial affairs are in order, not only to make sure that the decision makers and other stakeholders are aware of the state of the business, but also to enable you to conduct financial and tax planning.

We will be pleased to assist and our services include:

- Accountancy and assurance services
- Periodic reporting and processing
- Budgeting and forecasting
- Variance analysis
- Business performance review
- Corporate tax compliance and planning
- VAT compliance and planning
- Payroll and P11Ds
- Automatic Enrolment services
- Tax efficient profit extraction
- Real time bookkeeping and compliance services using a suite of cloud based software



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