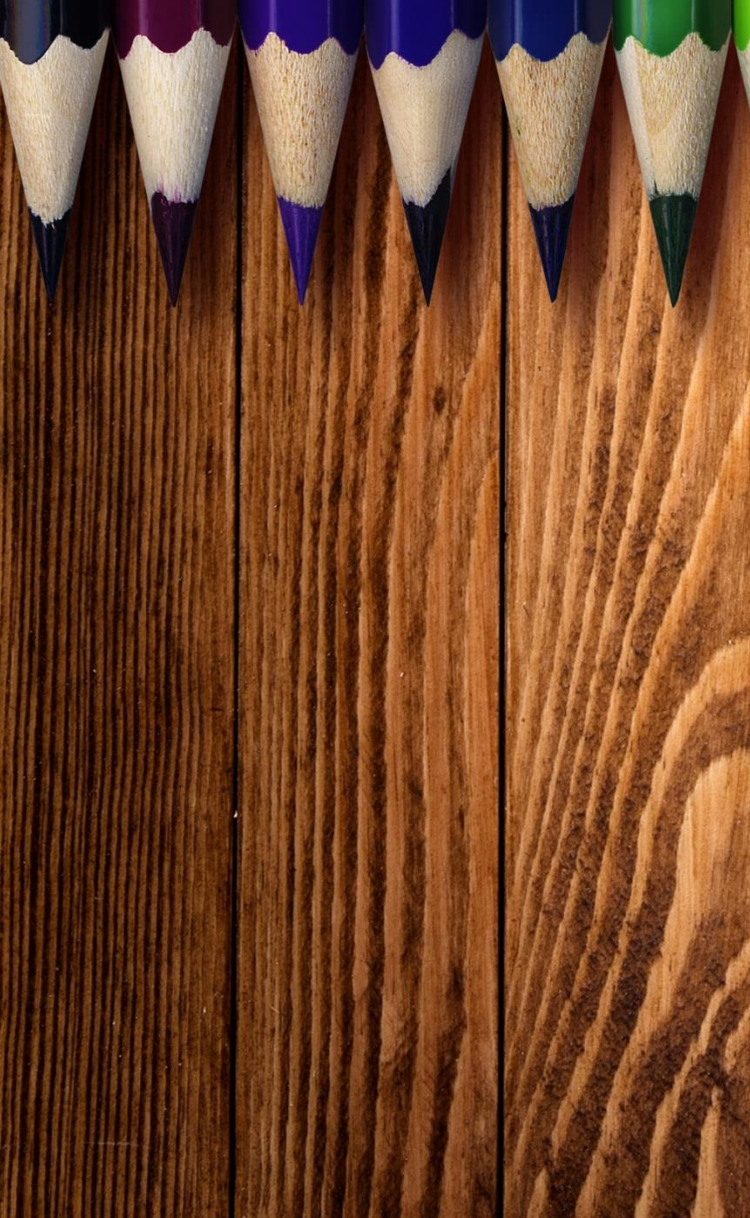

WEALTH MANAGEMENT

PROVIDING CLARITY

We are the owners of a successful chain of pharmacies and a wholesale business, and wanted advice on the best way to use the reliefs and allowances available to us. Having started out with just a modest store and growing this to 10 pharmacies and a multi-million turnover, we realised we needed help structuring our affairs in the most tax efficient way possible.

We were looking for clear direction on our finances in order to continue to grow the business and build wealth for ourselves and our family. We were introduced to Jonathan from PK Partnership on the recommendation of a friend.

Our aim was to build our property portfolio and to find out how we could minimise our tax liabilities and manage our investments, whilst protecting our wealth.

Jonathan started by reviewing our existing arrangements. He placed great attention on our goals and objectives; we discussed our fears, concerns and what was really important to us.

In our second meeting Jonathan presented our vision document. This captured our aims, concerns and 'points to note' about our life. After reading it through we felt relieved, and had full confidence that Jonathan understood our circumstances, and most importantly, what we were trying to achieve.

With a complete picture of our situation Jonathan created a financial plan and suitability report. He then translated this into a Road Map, which is a schedule of how we would keep on target toward meeting our financial goals over the following two years.

Since adopting the strategy we have reduced our tax liabilities by up to 70%, year on year. Our portfolio is now managed as part of a complete risk weighted strategy. We also take great comfort in knowing we can view our holdings online whenever we need to.

We meet with Jonathan on a quarterly basis to review our affairs and to take into account any changes in our circumstances; this protects us against the unexpected. Our Road Map also ensures we remain on track toward achieving our goals and puts us back in control of our finances.

"We would like to thank Jonathan and the team at PK Partnership for all of the support they have provided me. They have played an integral part in the increase of my families' net worth of approx. £7.5m. We look forward to maintaining a long-term relationship with PK Partnership."

pk PARTNERSHIP