Lamont Pridmore

Private Client Service

We specialise in providing a wide range of services tailored to meet the needs of our private clients and wealthy individuals. The things that we find that are most important to our clients are growing and protecting your wealth whilst actively managing your investment risk, funding your children's education, passing your wealth on to the next generation, charitable giving, minimising income and capital taxes and maintaining your lifestyle in retirement.

At Lamont Pridmore our wide range of services include:

Tax planning and tax saving services

No one wants to pay more tax than they have to and with careful planning, it is possible to minimise your tax liability, ensuring that more of your hard-earned money stays with you, and eventually passes to your loved ones. We can advise on:

- Income tax planning
- Capital gains tax mitigation
- Tax-efficient wills
- Trusts and inheritance tax planning

Asset and wealth management services

As part of our asset and wealth management service, we will provide you with a prosperity plan on an annual basis, to help you keep track of your savings and investments and achieve your goals. This comprehensive plan will include:

- Investment performance review
- Pension performance review
- Record of all your assets
- Minimising your income tax and capital gains tax liabilities
- Helping to reduce your potential inheritance tax liability
- Recommendations and action plan

Protecting your family

Have you thought about what will happen to your family if you are unable to work for any reason? Will they be provided for if you are no longer there? While it's a thought few of us relish, planning for the unexpected will provide the peace of mind that comes with knowing that, should the worst happen, your loved ones will be taken care of. We can advise on:

- Life assurance and relevant life cover
- Critical illness cover
- Income protection
- Private medical insurance
- Long-term care planning
- Savings and investments

Investment planning

Whether you are saving for you or your children's future, a major life event or simply for a rainy day, it is important to ensure that your investments will continue to help you reach that goal, particularly as your personal circumstances change. By taking the time to understand your hopes, aspirations and future plans, we can offer advice that is tailored to your requirements. We can advise on:

- Unit and investment trusts
- ISAs
- Investment bonds
- School and University fees planning

Charitable giving

We have our own Charitable Community Foundation and appreciate that sometimes you want to give something back to your chosen charity or local community. It is often possible to significantly increase the value of your gift through tax-efficient Gift Aid or through matched funding using a Community Foundation. As we have personal experience in this area we are ideally placed to assist you with your plans.

Retirement planning

At Lamont Pridmore, we can help you get to where you want to be in your retirement, through careful planning and regular reviews to ensure that your plans remain on track. Our services include company and personal pension planning, tax-efficient investments including ISAs, unit and investment trusts, before entering a different planning phase 5–10 years before your anticipated retirement date.

Wills, inheritance tax and estate planning

Thinking about death can be a difficult subject, but it pays to make arrangements for what happens to your finances when you die, or if you are no longer able to take care of your own affairs.

Our inheritance tax, wills and estate planning service ensures that you decide how your affairs will be managed and that family and friends will be adequately provided for in the future.

We'll also use our expertise and experience to ensure that you and your family enjoy a financially secure lifestyle in your later years, including planning in advance for the costs of long-term care.

Our services include:

- Inheritance tax planning
- Lifetime gifts, including transferring assets
- Planning for long-term care
- Trusts and wills
- Powers of attorney
- Deeds of variation
- Probate
- Professional executor services

Why Lamont Pridmore?

Lamont Pridmore does all the things that other accountancy firms do, but it is at this point that our high levels of service really come to the fore through focusing on three main areas:

1. Keeping tax liabilities to a minimum
2. Helping clients to make more money, including maximising the value of the business, grooming it for sale or helping to develop a succession strategy
3. Investing wealth wisely and protecting the family and the business including pension and inheritance tax planning

Want to know more?

For information on how Lamont Pridmore can help you and your family, call us on **0800 234 6978** or email **info@lamontpridmore.co.uk**

Lamont Pridmore

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