



Prosperity IFA
Delivering Client Value

“ Our role is to help you identify, achieve and maintain your desired lifestyle, without the fear of running out of money. ”



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Simon Munday

Founder & Independent
Financial Advisor

Prosperity IFA believes that professional advice can add significant value to individuals and businesses. Therefore, choosing your Financial Planner is one of the most important decisions you will ever make. Take your time, choose wisely, and we hope that we can earn the right to work with you into the future.

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Welcome to Prosperity IFA, the home of holistic financial planning across Sussex, Surrey, Kent and beyond.

Our aim is to help you achieve your long term financial objectives by using both our expertise and the technology available, we always work hard to make sure that we understand your wishes and work closely with you to try seek the right outcome for all of our clients.

We cover all aspects of your financial circumstances and understand the implications of having a full financial plan that is reviewed regularly to measure the progress to your goals, everyone is different, and everybody's circumstances are never the same, we will be with you every step of the way to make sure that your requirements are the focus of our service.

We are unique in our approach and believe that our service is one that will not disappoint, we want to work with you for many years to come and guide you as circumstances change, we look forward to welcoming you as a valued client of Prosperity IFA and to a long future together.

Our Services

Investments 

Pensions 

Life & Health Insurance 

Tax Planning 

Equity Release 

Mortgages 

IMPORTANCE OF FINANCIAL PLANNING

As we go through life we experience many significant milestones, from starting a job to buying a first home.

Finances play an important role in the key stages of our lives and can help us to achieve some of our goals.

- Finances play an important role in the key stages of our lives and can help us to achieve some of our goals
- To have a financial plan is vital for your future
- Let us provide you with the ability to take control of your future
- We will ensure that financial planning a central part of your life.
- Share your vision and we will create a clear financial plan
- Let us provide you with peace of mind that you are building the personal and financial future you deserve and want
- From planning for your first home or child through to your retirement and Estate Planning, we will help you plan your future

Your goals, our planning...



VALUE OF ADVICE

Our personal financial planning and investment advice service is founded on understanding your specific needs and circumstances. This allows us to provide recommendations suitable for you and your financial future.





Our service is not limited to initial transactions, and more importantly, it could support you through a lifetime of change! We ensure that whatever happens that the Prosperity IFA team provide you with all the guidance and help that you will need to stay on track with your investments and financial goals.

Your future, our advice...

SAVING OR INVESTMENT?

A key feature of any financial plan will be a strategy to manage cash over and beyond what is needed for short-term saving.

- The two common ways of to achieve the above are Saving and Investing
- We make it clear how saving and investing are different to make informed decisions
- We work to your short and long term plans
- Our plans work to assist you to save and increase the value of your money

	Time	Risk	How easy it is to access your money
 Saving	Short term – less than five years	Typically low as cash-based (for example, money in a savings account)	Typically straight forward as cash-based (for example, money in a savings accounts)
 Investment term	Medium to long term – at least five years	Often linked to the stock market so values can rise and fall	You can access your money but it is better to leave it invested for at least five years

Your choices, our guidance...



BASIC PRINCIPLES OF INVESTMENT

Although investment is a complicated subject, there are some straightforward principles which are explained below.

- Personal goals and aims**

 - Approach to investment will vary depending on what you are looking to achieve.
 - You may want to focus on building up your wealth, so there is a need for growth in your investment plan.
 - You may want your investment to produce a regular income to support your personal spending.
- Risk**

 - In its most basic terms, this can be expressed as the probability that your investment could be worth less than you initially invested, at the time you choose to cash it in.
 - Cash-based savings cannot fall in value, but how much you can buy with the money can be reduced if prices rise due to inflation.
 - Products and funds that invest in stocks and shares cannot usually guarantee investment performance and so the value can rise and fall.
 - The greater the risk, the greater the potential for reward, and vice versa.
 - You choose the varying levels of risk depending on your preferences and timescales, we will help you to make this judgement.

| Your approach to investment will vary depending on what you are looking to achieve.



Your investments, our expertise...

Diversification (spreading the risk)

There are a number of different types of investment assets with varying characteristics. These perform differently depending on the economic climate and timescales, both in the UK and worldwide.



Cash

Cash savings are commonly held in deposit accounts with banks and building societies. They are often used in a portfolio containing a wide range of investments to pay for advice and other costs, without the need to sell investment funds.



Bonds

Government and company loans are an option for investors. Returns typically come in the form of interest payments while the risk depends on the likelihood of the borrower repaying the debt.



Property

Homeowners are familiar with using their money to buy their homes, but in the investment context it is much more likely to be in commercial property. Investment growth can come from the rise in property values and rent, but of course neither is guaranteed. A further risk is that in certain circumstances it may not be possible to sell property fund holdings at the time you need the money.



Equities

These are better known as stocks or shares and represent an investment in a company for ownership rights. If the price of a share rises, so does the value of your investment, but if share prices fall the value of the investment will also fall.



The financial performance of the company will affect prices, and so will other factors such as market and economic conditions. As a result, equities carry more risk than cash, bonds and property.



Alternatives

This category of investments can include specialist funds that aim for higher returns through investments which involve a high risk of loss, known as hedge funds, but also covers investment in specific raw materials or commodities such as gold and oil.

Private investors commonly access the assets above through collective schemes, or to use their more straightforward name 'funds'. Managers of these funds use investors' money to buy specific assets and then let individuals buy a share or 'unit' of the fund so they can take part in the performance of all the underlying assets. Funds can focus on one type of asset or several.

Proven investment theory is that in order to deliver long-term investment returns while reducing risk, you need to build a portfolio (a collection of investment funds) which includes holdings in a number of different assets. This is known as 'diversification'.

The number of asset types, and how investments are split between them, will vary from investor to investor and will depend on things such as their views on investment risk and personal aims.



Style

You have two choices when it comes to investing.

- **Active management:** This is where you put your faith in professional fund managers who make decisions on the best companies to invest in, based thorough research.
- **Passive Management:** This is where you choose investment instruments which simply mirror the performance of a group of shares, regardless of whether they go up or down.

As experienced advisers, we are in the perfect position to explore this with you in more detail, including what the costs are likely to be.



Accessing your money

- When the time comes to withdraw all or part of your money, you will want the process to be completed with the minimum of delay and cost





- Easy with cash-based deposit accounts due to the ease of access, but when investing, in certain circumstances this is not always possible when assets more difficult to convert to 'cash'
- A good example of this might be a property fund during a time when the commercial property market is unstable.



Costs

- Fund-management groups' charges vary and the cost of investment-management services will differ depending on the nature of the service
- Cost is an important consideration as it will have a direct effect on the level of return you receive from your investment.



Tax

The tax treatment of returns arising from investment, income and growth varies

Reducing tax will be a key consideration when it comes to designing an investment portfolio to make sure the maximum return is made available to you.

As your adviser, we will consider the most suitable tax strategies for your circumstances.

As experienced advisers, we are in the perfect position to explore this with you in more detail, including what any costs are likely to be, and opportunities to blend both styles.

Your plans, our strategies...



Each service has advantages and potential disadvantages and, as your adviser, we can explain this in more detail.

Your preference, our management...

HOW DO ADVICE FIRMS MANAGE INVESTMENTS?

Common practice is to offer one or more investment portfolios, which are designed to help you achieve your long-term aims.

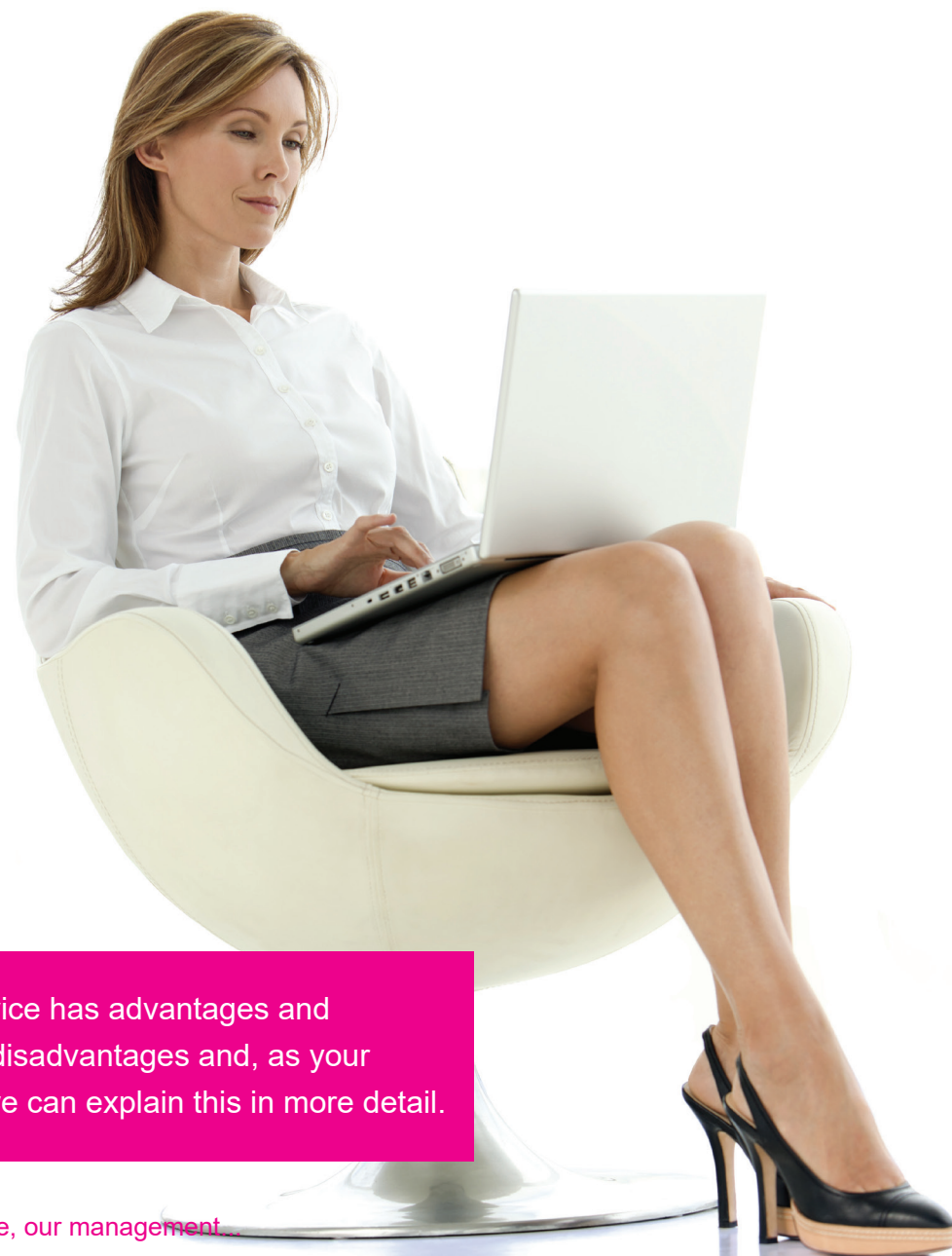
- We create a blend of assets that balances the need for return with your willingness to accept risk
 - Whatever your situation, it should always be possible to create a suitable plan
 - The next important step is to select fund managers and funds to include
 - We ensure the total cost represents fair value
- There are two approaches to delivering this service.

Advisory

- For the initial investment (and all following transactions) we provide evidence that proposed investments meet your needs
- We seek your permission before we can go ahead with any recommendations

Discretionary

- This involves investment managers, sometimes working in partnership with financial advisers
- The design of suitable investment portfolios with your approval of the initial investment but
- Moving forward, the investment manager is free to buy and sell funds based on their professional judgement, without needing your permission.
- The benefit of this approach includes less paperwork for investors and access to expert investment managers
- In-depth assessments of suitable funds for your portfolio
- Ongoing monitoring and maintenance makes sure that your investments stay closely linked to your chosen level of risk Together
- Ongoing and regular portfolio updates provided



Each service has advantages and potential disadvantages and, as your adviser, we can explain this in more detail.

Your preference, our management...

ADMINISTERING YOUR PORTFOLIO

Since the late 2000s, financial advisers have been increasing their use of 'platform' services to administer investment portfolios on behalf of their clients.

- Platforms are providers of two main services - technology and investment administration.
- Investors can view and advisers can manage portfolios in one place
- Online access means information is available 24 hours a day
- Investment assets are combined into an organisation known as a nominee company who are independent of the platform business
- Investments are protected if the platform business fails.
- All money held in UK-based investments managed on a platform is protected by the Financial Services Compensation Scheme (FSCS), up to set limits. (Please contact us if you would like full details of this.)
- Platforms provide access to a series of investment accounts or 'wrappers' in which portfolios can be held, such as self-invested personal pensions and individual savings accounts
- The platforms also make the ongoing business of managing investment portfolios easier for investors and their advisers
- Straightforward administration and regular reports are helpful features
- Regulated from the Financial Conduct Authority monitors advisers to make sure they are meeting professional standards

Your portfolio, your protection...

OUR VALUES & GOALS

- To keep our clients informed and up to date at all times
- To communicate based on our clients wishes
- To provide a personal service tailored to suit each client
- To use our expertise for the benefit of our clients
- To be an integral part of or clients 'financial journey'
- To inform and guide to create the best future for our clients
- To provide an up to date range of services and products
- To keep our team professional and well trained
- To always be fair, open and honest
- To always work within the Code of Ethics
- To ensure that we attain client satisfaction

Your peace of mind, our assurances...

