

Prosperity IFA

Client Services
Terms & Conditions

Independent Financial Advisors

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.

Prosperity

INDEPENDENT FINANCIAL ADVISORS

Terms & Conditions



Prosperity IFA

To enquire about our services and become a client of Prosperity IFA please contact us at:

Telephone:	01892 300303
Email:	info@prosperityifa.com
Website:	www.prosperityifa.com
In writing:	Prosperity IFA, Tubwell Farm, Tubwell Lane, Crowborough, East Sussex, TN6 3RQ

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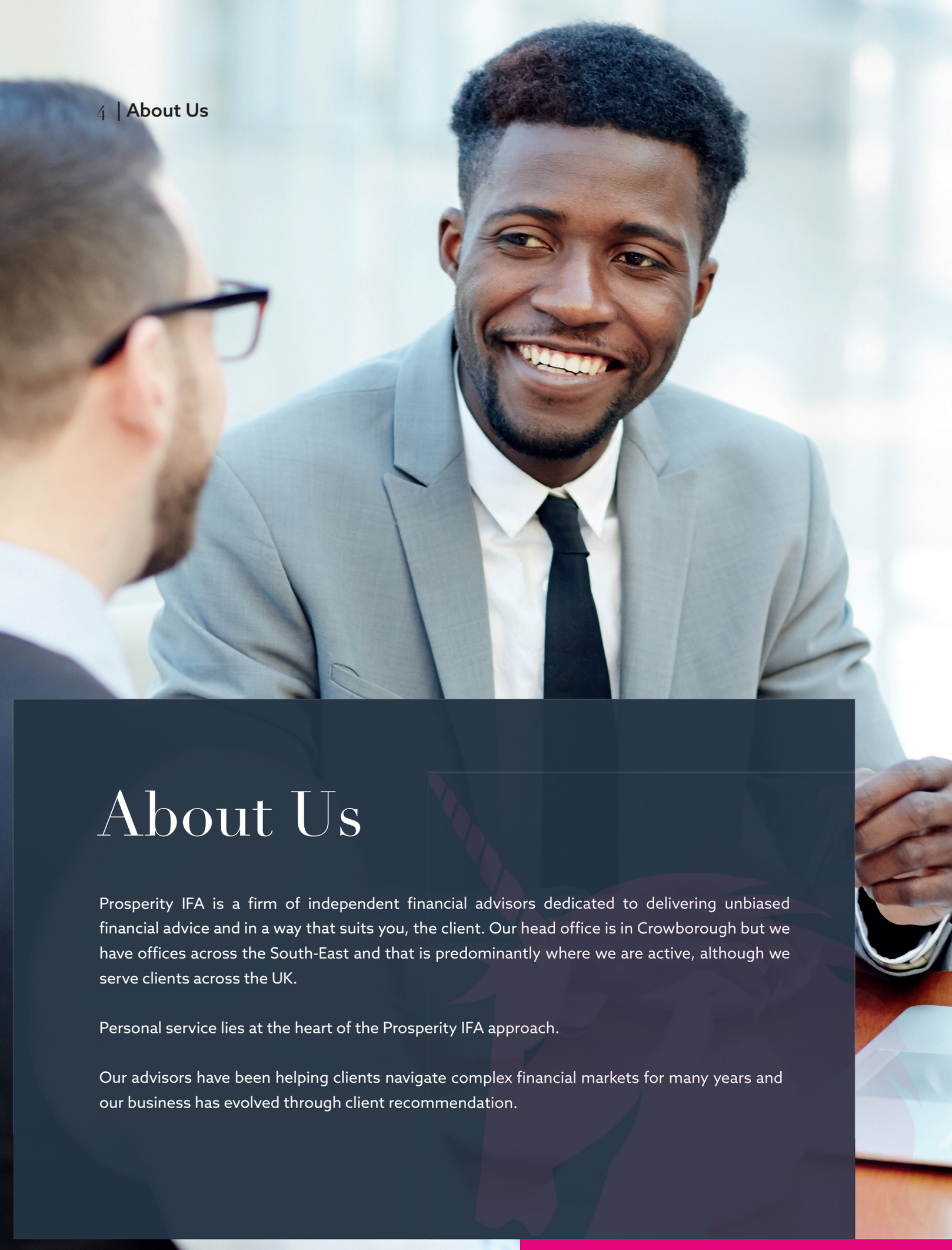
This agreement sets out the terms under which we'll provide our services to you, so it's important that you read it fully and in conjunction with our Client Agreement **(what we do and how we charge)** document. If there's something you don't understand please ask us to explain it.

This agreement sets out our respective obligations and should be read in conjunction with the information in our Client Agreement (what we do and how we charge) document, which has also been provided to you.

Section 4 (Useful information about our services) includes details of the protections available to you under UK financial services regulation. The services we have agreed to provide and the cost for those services are shown in section 5 (Services agreed).

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About Us

Prosperity IFA is a firm of independent financial advisors dedicated to delivering unbiased financial advice and in a way that suits you, the client. Our head office is in Crowborough but we have offices across the South-East and that is predominantly where we are active, although we serve clients across the UK.

Personal service lies at the heart of the Prosperity IFA approach.

Our advisors have been helping clients navigate complex financial markets for many years and our business has evolved through client recommendation.

Our Obligations

Our Recommendations

- Before providing advice, we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.
- Before making any recommendations, we'll carry out a suitability assessment so that we are able to act in your best interests.
- We'll confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.
- Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.
- Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.
- We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we'll explain the respective responsibilities of ourselves and the DFM in relation to your investments.
- In some circumstances, we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.
- We require your explicit authority and consent to enter into this type of arrangement with a DFM on your behalf. In signing this agreement, you confirm your consent.
- We may occasionally recommend investments that are not readily realisable. We'll only do this where appropriate but, if we do, we'll draw your attention to the risks associated with the investments in our suitability report. There is a restricted market for such investments and in some circumstances, it may not be possible to deal in the investment or obtain reliable information about its value.

01. Our Obligations

Financial Crime

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We'll verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file, but it will not affect your credit rating.

Best Execution

- Where we send investment applications on your behalf to third parties (for example to put an investment into force), we'll take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.
- We have a best execution policy. If you want to see a copy of it please ask us.

Conflicts Of Interest

- Although we'll always try to act in your best interests, there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.
- Soderberg & Partners Holding AB has taken a minority stake in our business. SPH AB is incorporated in Sweden and has appointed Joakim Strandberg as a Director of Prosperity IFA to represent Soderberg & Partners' interests. A potential conflict arises from the provision of services by Soderberg & Partners Wealth Management Ltd, a UK-incorporated company delivering Platform Services, and Soderberg & Partners Asset Management Ltd, a UK-incorporated company delivering DFM Services, which are both owned by Soderberg & Partners NUKV Holding AB.
- Should we recommend any of the Soderberg & Partners Wealth Management Ltd or Soderberg & Partners Asset Management Ltd services, we will clearly disclose this potential conflict to you within any recommendation we make to you.
- Should you decide to proceed with our recommendations and then sign the declaration within our recommendation letter, we will accept this as your confirmation that you are aware of this potential conflict and that you are happy to proceed on that basis.
- We have a conflict of interest policy. If you want to see a copy of it please ask us.

Client money

- We are not permitted to handle client money, and we cannot accept a cheque made payable to us (unless it is payment in settlement of advisor charges or disbursements for which we have sent you an invoice) or handle cash.

Protecting Personal Information

- To provide our services properly, we'll need to collect information on your personal and financial circumstances. We take your privacy seriously and will only use personal information to deliver our services, or for legal, regulatory or insurance purposes related to our services. For further details on how we process personal data, please refer to Appendix A at the foot of this document.

Communicating With You

- Our normal ways of communicating with you are by telephone, post, e-mail, SMS text message or in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

Recording Meetings And Telephone Calls

- To ensure we carry out your instructions accurately, to help us to continually improve our service, and in the interests of security, we'll record, where possible, and may monitor your video/telephone communications or in-person meeting conversations with us.
- Copies of our telephone recordings will be available on request, for a minimum period of 5 years after the recording was made.



02. Your Obligations

This section sets out your obligations in agreeing to receive our services.

Appointment as Advisors

- Your agreement to appoint us as your advisors will apply from the date that you sign this document and ask us to act for you.

Payment for services

- By signing this agreement, you are agreeing to pay the charges for our services as set out in section 5 (Services agreed). Your selected payment method is also confirmed in section 5. We'll tell you if any payments are subject to VAT.
- Our initial charges are payable once we have completed our agreed work and must be settled within 7 business days.
- In some limited circumstances (for protection planning business only), we may receive a commission payment from a product provider. Typically, the commission payment will be offset against the charges you owe us for our services. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy, we may be obliged to refund the commission received back to the policy provider. In such cases, we reserve the right to request the full payment of any outstanding balance of charges for our services. Where relevant, we will provide details of the maximum amount that we could reclaim from you and the timescale in which we could do so, within our suitability report.
- Any products we have arranged for you will only be kept under review as part of an ongoing service for which you have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow-up to the initial service.
- Our charges for **ongoing** services will start immediately following the setup of your financial plans. Our charges are payable within 28 business days of the end of the relevant period.
- **Ongoing** services can be cancelled at any time by informing us in writing (see section 3 – Cancellation and amendments) but please note that we do reserve the right to charge you for services we have provided before cancellation.
- Where our charges are based on a percentage of your investments, the amount of our ongoing charges may increase as the size of your fund grows.

Acting Upon Your Instructions

- Before we provide investment services to our clients, we will require to receive any instruction to proceed from you in writing, either by letter or email. We will retain these instructions for a minimum period of 5 years from the date the record is made.

Legal And Accounting Advice

- We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us to a solicitor or accountant.

Providing Information About Your Circumstances

- Our advice will be based on the information that you give, so it's important that you provide us with accurate and up-to-date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided, this could affect the suitability of the advice we give.



03. Cancellations & Amendments

Ending This Agreement

- We may terminate this agreement by giving you at least 20 business days' written notice.
- You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

Amendments

- From time to time it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. If this is the case we'll write to you with details of the changes at least 28 business days before they are due to take effect.

Product cancellation rights

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.



04. Cancellations &Amendments

Who authorises us to advise you?

- We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN. www.fca.org.uk. Our firm reference number is 772483.
- Our permitted business is advising on and arranging pensions, savings and investment products, noninvestment insurance contracts and mortgages.
- You can check our details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we'll treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.

What if things go wrong?

- The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:
    - Investments - Eligible claims related to most types of investment business are covered for 100% of a claim up to a maximum of £85,000 per person per firm.
    - Insurance - In the majority of cases, eligible claims related to advising and arranging of protection products are covered for either 90% or 100% of the claim, without any upper limit.
- Further information is available from the FSCS at www.fscs.org.uk.

Additional peace of mind

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.

Benefits we may receive

- Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (for example, product providers) as this would conflict with our independent status.
- From time to time we may attend training events funded and/or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such, this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

05. Services Agreed

The services agreed will be in accordance with the separate Client Agreement (What we do and how we charge) that you have been provided with.

06. Declaration

- I / We acknowledge that the client agreement will come into effect once it has been signed by all parties and will remain in force until terminated.
- This agreement is governed, and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English courts.

Date of issue	

Client name(s)	
Client signature(s)	
Date	

Signed on behalf of Prosperity IFA	
Advisor name	
Date	


Latin America

07. Accreditations

Associate firm of the PFS

For retail clients, choosing a firm that is an Associate Firm of the Personal Finance Society (PFS) offers added assurance of professionalism, integrity, and a commitment to the highest standards in financial advice. This accreditation reflects the firm's dedication to ongoing professional development, ethical conduct, and putting clients' interests first—core principles upheld by the PFS. Associate Firms are aligned with the PFS's goal of building public trust in financial planning, meaning clients can expect a culture of accountability, transparency, and continuous improvement. For those seeking trustworthy, high-quality financial advice, an Associate Firm of the PFS stands out as a reliable and principled choice.

Equity Release Council

Choosing to work with a firm that is a member of the Equity Release Council provides retail clients with an added layer of protection, trust, and confidence when exploring later-life lending options. Membership of the Council means the firm adheres to a strict code of conduct and best practice standards designed to safeguard consumers, including guarantees such as the right to remain in their home for life and the "no negative equity" guarantee. It also reflects a commitment to clear communication, responsible advice, and fair outcomes. For clients considering equity release, this membership ensures they are dealing with a reputable firm that places their longterm wellbeing at the heart of every recommendation.

Vouchedfor

For retail investors, choosing to work with a VouchedFor Top Rated Firm offers reassurance, credibility, and confidence. This independent accreditation is based on verified client reviews and a rigorous annual assessment, meaning the firm consistently demonstrates high standards of service, trust, and transparency. Being Top Rated signals a strong track record of positive outcomes, ethical practices, and client satisfaction—giving investors peace of mind that their financial wellbeing is in capable, client-focused hands. In a complex and ever-changing financial landscape, this recognition helps retail investors distinguish truly reputable firms from the rest.

Industry Champions

Working with a firm that holds the Industry Champions badge offers retail clients the assurance that they are dealing with a business that is committed not just to excellent financial advice, but also to making a meaningful contribution to its local community. This recognition reflects the firm's active involvement in supporting employment skills development across East Sussex—through initiatives such as careers fairs, educational seminars, and offering valuable work experience opportunities to young people. It demonstrates a strong sense of social responsibility and a commitment to nurturing future talent, which speaks to the firm's values of integrity, leadership, and long-term thinking. For clients, this badge reinforces that they are partnering with a firm that genuinely invests in both people and purpose.



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