

Prosperity IFA
Client Services

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

Client Services Brochure



Prosperity IFA

Prosperity IFA is a trading name of Prosperity IFA Ltd which is authorised and regulated by the Financial Conduct Authority under FCA financial services register number 772483. Prosperity IFA Ltd is a limited company registered in England: Company Registration No.07538346. Registered address Tubwell Farm, Tubwell Lane, Crowborough, East Sussex, TN6 3RQ

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If you would like this document in larger print or in another format, please contact us.

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About Prosperity

About Our Company

Established in 2012, 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.

500+ Reviews

VouchedFor rating of 4.9 out of 5





Personalised Approach

Effective wealth management is about making the right financial decisions at the right time. We provide expert guidance to help you grow, protect, and manage your wealth with confidence.

Whether you're planning for the future, securing your financial well-being, or looking to make the most of your assets, our personalised approach ensures your finances are working for you.

Vision & Mission

Our Mission

We cover all aspects of your financial circumstances and understand the implication 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 different. We will be with you every step of the way to make sure that your requirements are the focus of our service.

Please contact us if you have any questions or would like to talk to us in more detail about the services we can provide. You can call on 01892 300303 or email info@prosperityifa.com.

Our Vision

We provide holistic financial advice for individuals, businesses, and trusts on investments, savings, retirement planning, Inheritance Tax Planning, tax-efficient investments, non-investment insurance (for example, life assurance, private medical insurance, critical illness cover) and mortgages (including lifetime mortgages).

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 and seek the right outcome for all of our clients.

Message From The CEO

Simon Munday
Founder & CEO

At Prosperity IFA we keep your financial goals as our main focus and our team is committed to providing you with the best advice to suit you and your wishes. We look forward to working for you and to you becoming part of the Prosperity family.

Our friendly and approachable team are ready to guide you through all the options available and will provide the best advice at all times.

Success is measured by the goals we help our clients achieve, the trust we build, and the long-term value we create together.

50+
Years Experience

"Our partnership with Söderberg & Partners marks a transformative moment for Prosperity IFA. Their wealth of expertise, innovative solutions, and international reach align perfectly with our vision for growth and delivering exceptional value to our clients. Together, we are not just expanding our capabilities - we're redefining what's possible in financial advice. I couldn't be more excited about the opportunities this collaboration unlocks for our clients and our team."



Simon Munday

Founder & CEO

Wealth Management

Investments

Whether you're looking for long-term growth, regular income, or ethical investment opportunities, we tailor solutions that maximise returns while managing risk effectively.

Pensions

We guide you through the best pension options, whether you're building your savings, consolidating existing pensions, or planning how to draw your retirement income efficiently.

Health and Life Insurance

Protecting yourself and your family against life's uncertainties is essential. We provide tailored health and life insurance solutions, ensuring financial security in case of illness, injury, or loss of income.

Estate Planning

Ensuring your wealth is passed on in the most efficient way requires careful estate planning. We provide expert advice on trusts and inheritance tax planning to protect your assets and secure your family's financial future.

School Fees Planning

Giving your child the best education is a priority, and planning ahead can make it more affordable. We help you structure a tax-efficient savings plan to cover school and university fees.

Tax Planning

Our tax planning ranges from the straightforward options that everyone should be aware of, to more bespoke arrangements for those with more complicated circumstances.

Our Mortgage Services

Making Mortgages Simple, So You Can Focus on What Matters

- First Time Buyers
- Remortgaging
- Home Movers
- Equity Release

Building & Protecting Your Wealth with Confidence.



Simplyfying Investment Management

We use the very latest technology to deliver a consolidated view of your entire wealth, helping to facilitate decision making and day-to-day investment management.

From the picture we have created, we construct your personal financial plan, utilising the expertise within our team and sophisticated research tools. We analyse funds and products, and aim to ensure tax advantages are maximised where appropriate. Once we've done this we prepare a personal report with our recommendations and discuss and agree this with you.

In producing your report, we have:

- Established your financial objectives and requirements
- Identified any shortfall in your protection arrangements
- Discussed and agreed your attitude to investment risk
- Gathered all relevant information and data
- Constructed an investment portfolio with due regard to tax efficiency
- Provided a written report
- Agreed how and when to review the plan
- Identified any further action required

Value Of Advice

These are examples of the value of the advice we provide:

The fact find stage **"getting to know you"** – helps us to understand your goals and the provision that you have made so far.

We can then begin the process of building your **"personal financial plan"**- this is the first step helping you to build confidence in your future.

Using our **"robust investment process"** – we will be able to show you how we add value in ways such as keeping you on track / avoiding the costly mistakes made by many investors.

A key element of this is **"your overall risk level"** - using modern technology and our expertise we will accurately assess your need for, attitude to and capacity to tolerate risk.

This will make sure your plan meets both your short term and long term needs.

By using **"diversified portfolios"** – we avoid you **"having all your eggs in one basket"**

We **"locate and combine"** the best range of options/products to meet your needs in combination with your existing portfolio. We use technology to screen over 9,000 investment products saving you time and money and giving you confidence.

Our **"rebalancing process"** will ensure your Financial Plan stays on track – with the aim of delivering returns in line with expectations, while keeping your investment risk profile constant.

Our **"regular review service"**- will help ensure you stay on track and that you don't miss out on opportunities – like tax reliefs that once lost are lost forever.

We have over 50 years **"experience"** across the team in helping clients through difficult times – divorce, death, business sale – and can be there to support you when you need it.

As **"professionally qualified"** advisers we stay up to date with tax rules, legislative changes and product innovations – we can help maximise the effectiveness of your financial plan.

As part of **"our service"** we can help ensure your investments have cover under compensation schemes – so the risk of loss from fraud etc. is lowered.

"Our service" includes the use of modern technology platforms to keep your investments in one safe place – providing low cost, quick ways to move between investments if needed.

What's Included

What is included under each service level is detailed in the following table:

Service offer	Wealth Management	Transactional
Annual fee	1.0% a year	No Ongoing Service
Strategic planning meeting	✓	✗
Financial planning (inc estate planning)	✓	✗
Review meeting	Annually	£750
Review and update attitude to investment risk	Annually	£500
Personalised investment review report	Annually	£995
Cash flow modelling	✓	£500
Monitor and review of investment portfolios	✓	✗
Portfolio investment recommendation	Annually	✗
Investment valuation and plan summary	Annually	£500
Response to phone/email queries	✓	✗
Processing regular investment withdrawals	✓	✗
Processing partial surrenders	✓	✗
Processing increments to regular investments	✓	✗
Processing additional investments	✓	✗
Quarterly newsletter	✓	✗
Sourcing of other professionals	✓	✗
Managed portfolio service	✓	✗
Minimum Fee	£500	As Above

Transactional

You may decide that you do not require an ongoing management and choose the Transactional service, which you are free to do. However, please take note of the following:

If your financial circumstances, objectives and attitude to risk change over time, the structure of your investment portfolio may no longer be suitable for your needs. As financial markets fluctuate, the way your assets are allocated in your portfolio may become unbalanced and ultimately expose you to more or less equity risk than you wish to accept.

Our Financial Planning Process

Finding Out About Us

Our First Meeting

- We'll introduce ourselves and provide you with a business card confirming your adviser's contact details.
- We'll discuss our services and give you a copy of our client agreements outlining our services and how we intend to work with you.
- We'll also discuss the charges for our services.
- All actual charges and fees (in pounds and pence) will be agreed with you before we do any work, and we'll explain your payment options too. We'll also let you know where any fees are subject to VAT.



Our Financial Planning Process

Finding Out About You

Our First Meeting

- The primary purpose of our first meeting is to find out about your financial circumstances and objectives. Typically, we'll collect this information by completing our Fact Find.
- It would be helpful if you could bring along details of any policies, schemes, investments, mortgages, financial outgoings, wills, and interests in trusts that you already have to this meeting.
- Depending on your circumstances, you may want to invite other parties to this meeting, such as your spouse, your children or other professional advisers.
- It's important that you provide us with the information we request about your circumstances and objectives so that we can provide you with the appropriate advice and services. It's also important that you do not unreasonably withhold any information. All advice that we give will be based on the information you provide.
- If you specifically instruct us that you do not to wish to discuss a particular area of financial planning, and that area should not form part of the advice given, this will be treated as 'limited advice' and we'll exclude any areas you have specifically requested us to do so. In such cases however please be aware that limiting the information provided may affect the completeness of the advice we are able to give and could affect how appropriate our advice is to your circumstances.



- One of the most valuable things we can do for you is to draw out a clearer vision of your financial future. We can help you understand what options you have around longer-term issues, such as retirement, estate planning and looking after your family. If you have an obvious and immediate need, we can also help you to meet this, in the form of a financial product.
- You may even find you have financial needs you've not yet considered. Our professional experience can help to tease these out and address them for you.
- Once your financial needs are clear, the next step is to be clear on your priorities. Depending on the amount of disposable income and investable wealth you have, you may be able to satisfy all your financial needs. Or you might need to prioritise some needs over others. Your adviser can use their expertise to help you work things through in this area and develop a plan of action that suits your personal situation.
- Where we are providing advice on investments, one of the key areas we will explore is establishing how much risk you are prepared and able to take with your money. Understanding what risk really means to you is critical to the investment decisions you make.
- At this stage, we may ask you to sign any authority forms that may be needed so that we can act on your behalf, for example, to obtain the current valuations of your existing investments.
- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. This means that we'll need to verify your identity before undertaking any business with you.
- It would be helpful if you could bring evidence of your identity and address to the meeting. This would typically include either your passport or driving licence and a recent utility bill in your name. If these documents are unavailable, please speak to your adviser, who will confirm the acceptable alternatives.

This meeting will typically last between one and two hours, depending on the complexity of your situation.

Analysing Your Requirements

- Where necessary, we'll forward your authorities to obtain additional information from the relevant product providers. We may also need to contact you for further details and ask your permission to liaise with your other professional advisers, such as your accountant or solicitor.

- Once we have all the necessary information in place, we'll undertake our research to assist us in identifying appropriate plans and solutions that will help you achieve your objectives. As part of identifying appropriate solutions, we consider areas such as:

- Your attitude to and understanding of the risks involved

- Timescales relevant to your objectives

- Appropriateness of products and investments, including types of funds, where these are invested and how these fit with products or investments you may already hold

- Tax-efficient investments and planning - We'll try, wherever possible, to consider tax-efficient opportunities. To do this, we may need to liaise with your tax advisers. (Please note that the Financial Conduct Authority does not regulate tax advice.)

- Costs and charges

- We'll set out our recommendations in a suitability report.

Your Report

The research process and preparing your report will typically take between 3 – 6 weeks to complete. We'll keep you informed during this time and let you know if there are any delays.





Our Second Meeting

Presenting Our Recommendation

- Depending on what we agree on, we'll send you our report to review, or we'll arrange to meet again and discuss it.
- Depending on your circumstances, you may want to invite other parties to this meeting, such as your spouse, your children or other professional advisers.
- Our report will outline your current position and detail our professional observations and recommendations.
- In developing our recommendations, we'll always look to agree on a solution for you that strikes the right balance between your financial needs and objectives and the amount of risk you are prepared and able to take in achieving them. Sometimes that means you'll need to compromise, and your adviser will be able to identify where that is the case and build it into your plan.
- The report will also contain the supporting information behind our recommendation, including, where applicable, illustrations and brochures for any financial products recommended. We want you to be happy with all aspects of your financial plan. During our meeting, we will check that you understand our recommendation(s). We're happy to work at a pace that is right for you and will go over anything that needs more explanation.
- The costs associated with our recommendation(s) will also be confirmed in our report.
- If further meetings are required, these will be discussed and agreed upon.

Our second meeting will typically last between one and two hours, depending on the complexity of your situation.

Implementation

If our recommendations involve putting in place any financial products, we will forward the completed application forms and payments on your behalf once we have received your instructions.

Ongoing support

We'll agree with you at this stage on whether we'll provide any ongoing services, what those services will include, and the cost of those services.

We appreciate that sometimes you may just be looking for help in a particular area on a one-off or ad hoc basis, and that's fine. Our optional ongoing services, however, are designed to ensure that your financial arrangements stay on track to meet your financial goals.

Annual review service

An annual face-to-face or telephone meeting (your choice) with your adviser
A review of your financial goals and objectives
An up-to-date valuation of your current investment portfolio
A review of how your investments are invested (asset allocation review)
Assessing the potential impact of key events on your plans (cash flow modelling)
Implementation of agreed changes
Telephone access to our client team
Quarterly client newsletter
A report setting out the results of the review and confirming any changes made



Our Service Commitment To You

We said earlier that our clients are partners. Together we have a single objective and that is to reach your financial goals today, and in retirement. As partners, we share the responsibility for success.

Planning Meetings

It is critical that we meet regularly to discuss your financial plan, assess any changes in your circumstances and keep you abreast of any issues that may affect your financial future. As a valued client, you can expect us to review your financial plan regularly. We will additionally contact you by email or telephone when urgent action is felt to be necessary.

We believe that the key to reaching your goals is your Cashflow Model. As described earlier we provide a complete financial planning service and our commitment is to review your plan every year. That process may take a considerable amount of your time, but is critical to staying on track and providing us with the information we need to provide sound advice.

Full Range of Services

We provide or facilitate all services to support you throughout your financial journey including:

Inheritance Tax Planning.
Business Succession Planning.
Retirement Planning.
Asset Protection, Insurance.
Investments and Savings.
Tax Efficient Investments.
Multi-generational Financial Planning.
Referral network for accounting and legal services.

Your Team

We have assembled an outstanding team and each individual plays an important role in meeting your needs. You will be looked after by a specialist Financial Planner and their support team behind them.

Our commitment is simple and that is to provide you with a financial planning service supported by our first class team and leading edge technology, to deliver consistently on that promise.

Your Education

We believe that your interests are best served when you have a better understanding of some key financial issues. While it is our role to look out for your best interests, it is helpful if you are acquainted with the financial concepts we discuss.
To that end, we will provide newsletters that will focus on a range of topical and easy to understand issues. When appropriate, we will point you to articles of specific relevance to your situation. Our website www.prosperityifa.com includes a section on "Client Guides" which provides much more detail on the more common financial products available.

Our Education

This is a complex and dynamic profession. To ensure that our Financial Planners, Paraplanners and Client Services Team are competent and qualified, Prosperity IFA commits to at least 35 hours of continuous professional development every year. You can expect your Financial Planner to be qualified, have integrity and offer objective advice at all times. Trust between you and your Financial Planner is central to a successful financial plan. The Financial Planning Team provides advice in a co-ordinated and professional way and best practice is always shared.

Your Commitment

We have outlined our service commitment to you in detail. In return we ask that you commit to meeting with us, provide us with all the information that we need and ensure that we are managing all of your assets. It is only with full disclosure that we can fulfil our promises to provide the best advice.

Code of Ethics

Our Financial Planners adhere to the Code of Ethics and Professional Practice of professional bodies such as the Personal Finance Society and Institute of Financial Planning and will provide you with the highest level of service. However, if on any occasion our service falls short of that which you would expect of a professional firm, please notify the Compliance Officer at our address noted on the first page, as soon as possible in order that we may seek to rectify the situation to your satisfaction.

Glossary Of Service Elements

Here, we explain some of the terminology we may use to describe our services. If there's anything you don't understand, please ask us to explain it.

Investment Platform

Although simple financial needs can often be met by stand-alone products such as a pension, individual savings accounts (ISAs) or life insurance, where more active management of your investment portfolio is needed, it might be appropriate to use an investment platform.

A platform is an online administration service which lets you buy and sell investments across your whole portfolio. You can often make changes to your whole portfolio at the same time, and you'll have an aggregated view of your investments and their value, typically updated on a daily basis.

Where we believe that it's suitable for your investments to be held on a platform, we'll explain more about how it works and the charges that will apply to the platform service.

Portfolio Valuation

This provides a snapshot of the current position of your investment portfolio.

Telephone Access To Our Client Team

When you require support/guidance, you may contact us, and if we're unavailable, we'll contact you back as soon as we can, usually within 24 hours.

Asset Allocation Review

Asset allocation is an investment technique that aims to balance risk and create diversification by dividing your money among different investment sectors (often referred to as asset classes) such as cash, fixed interest, property and equities. Each of these asset classes has various levels of return and risk, so each will behave differently over time.

Your investment portfolio valuation will show how your investments are made up, i.e. which sectors they are invested in. We'll use this to assess the allocation of your investments across different sectors against your recorded objectives and attitude to risk.

Where we think it's appropriate, we'll suggest any changes that may be needed to the makeup of your portfolio. For example, where we feel (considering your objectives and attitude to risk) that you have too much invested in particular sectors, we may recommend that you switch some of your investments into other funds.

Cash Flow Modelling

Cash flow modelling technology is one of the most visual ways to help you plan for your financial future.

Using our cash flow analysis system, we can input information about the current value of your investments and apply relevant assumptions about things like investment growth rates and key life events to create detailed and precise cash flow models based on your individual circumstances.

We can use this information to assess what you are likely to need to save, the investment returns required to achieve your goals or estimate whether your ongoing income is likely to be sufficient to sustain you for the rest of your life.

Newsletter

On a quarterly basis, we issue a newsletter highlighting current developments in the field of financial services which may be of interest. We usually send this out by email, so please ensure we have your latest email address. If you would prefer to receive a paper copy, just let us know and we'll arrange this for you.



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