

Prosperity IFA

What We Do & How We Charge

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

Message From The CEO



"Our aim is to help you achieve your long term financial circumstances 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."

Simon Munday
Founder & CEO

Simon Munday



What We Do & How We Charge



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

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

Contents

Our Services	04	Ongoing Services	09
Our Advice	05	Ongoing Charges	10
Our Charges	06	Other Charges	11
One off Services	07	Accreditations	12

We are a financial planning business, focused on helping you understand and plan for your financial future.

This information is designed to give you an idea of:

- What we do and how we do it (our services)
- What it's likely to cost and how you can pay us

More detailed information is available on our website at **www.prosperityifa.com** and in our **client services brochure**.

This document provides details about our services to you and how we charge, so it's important that you read it fully. If there is something you don't understand please ask us to explain it.

Page Of Contents



Our Services

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.

People seek financial advice for many different reasons, so it's important that we understand exactly who you are and what you want to achieve. At our first meeting, we'll gather information about you to help define your needs and priorities.

Financial Planning

It's important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.

Retirement Planning

It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at retirement.

Protection Planning

Most of us want to protect the things that are important to us, our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family or your business.

We'll only start work once we have agreed our services and charges with you. We'll give you a copy of our Client Agreement – investment and protection (terms and conditions) which will set out the services we have agreed to provide and confirm how much this will cost.

Our Advice

We offer **independent** investment advice.

This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives. We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

The Areas We Can Advise On Include:

Open ended investment companies	Structured products, incl. structured deposits	Phased retirement & income drawdown
Unit trusts	Enterprise investment scheme	Term assurance
ISAs	Venture capital trusts	Critical illness cover
Investment bonds	Pensions	Income protection
Exchange traded funds	Annuities	Long term care
Investment trusts		

For further details please refer to our client services brochure / website.

Where we provide protection planning services we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market.

Our Charges

The way we are paid for our services may depend on the type of advice given. Typically, this will be:

Investment Business:	Fees agreed and paid by you.
Insurance Business:	Fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium.

More details on these options and how they are paid is found in the following sections on initial and ongoing charges.

Our charges fall into the following categories:

Initial charges:	These are the upfront costs of our services. We offer several types of initial service depending on your needs.
Ongoing charges:	Once your financial plan is in place it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

Our 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.



Initial And One-Off Services

01. Service Descriptions

- An initial meeting to find out more about you (we don't charge for this initial meeting)
- Agreeing your financial goals and objectives
- Establishing your attitude to and understanding of risks
- Reviewing your current plans, investments and assets
- Undertaking research to identify appropriate plans and solutions
- Assessing the potential impact of key events on your plans (cash flow modelling)
- Providing a personalised report and recommendations
- A face-to-face meeting to discuss our recommendations
- Implementation of agreed recommendations

02. Referrals To A Discretionary Fund Manager

Where we recommend that some or all of your funds are invested with a discretionary fund manager (DFM) we'll help to manage the relationship between you and the DFM.

This work typically includes:

• Undertaking appropriate due diligence and recommending a DFM service that we believe best meets your needs and objectives.

• Attending initial meetings with you and the DFM and ensuring that your relationship with the DFM is established correctly.

03. One Off Advice Service

We appreciate that sometimes you may just be looking for help in a particular area on a one off /ad hoc basis. For example, you may just want us to review your current pension plan(s) to provide a snapshot of your current retirement provision. You may just want a second opinion on advice provided by a third party. You may be nearing or at retirement and want help considering your retirement options.

This service may be suitable if you're looking for a specific piece of one-off advice, limited to a particular area. Our charge will be based on the amount of work required to meet your needs.

Service offer	Wealth Management
Investments valued up to £250,000	3% - For example an investment of £150,000 would have an initial fee of £4,500
Investments from £250,001 - £750,000	2% on the whole amount – For example an investment of £350,000 would have an initial fee of £7,000
Investments from £750,001 - £1,500,000	1% on the whole amount – For example an investment of £900,000 would have an initial fee of £9,000
Investments over £1,500,000	0.5% on the whole amount – For example an investment of £2,000,000 would have an initial fee of £10,000

Payment options

Initial charges can be paid in a number of ways:

- Cheque, card or electronic transfer (unfortunately, we cannot accept payments by cash).
- Payment via deductions from the financial product(s) you invest in or (if relevant) deductions from the amount invested with a discretionary fund manager (DFM). Most product providers / DFMs offer this facility but using it will reduce the amount you have left to invest and may, depending on your circumstances, have other consequences (we'll discuss this with you beforehand).
- For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.
- In some limited circumstances (for protection planning only) we may receive commission from a product provider in relation to an insurance product we have arranged for you. The amount of commission is a percentage of the total annual premium and we'll tell you the amount before we carry out business for you. 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.

Ongoing Charges

Our ongoing services are optional. If you agree to purchase an ongoing service, unless otherwise agreed, the service will be provided as a follow-up to the initial service.

Ongoing Services

Listed below are examples of typical elements that might form part of one or more ongoing services. For example annual review.

01. Service Descriptions

- An annual face-to-face, online or telephone meeting (to be agreed) with your adviser
- A review of your financial goals and objectives
- An up-to-date valuation of your current investments
- A review of how your investments are invested
- Assessing the potential impact of key events on your plans (cash flow modelling)
- Implementation of agreed changes
- A report setting out the results of the review and confirming any changes made
- Access to our client team, who will respond and deal with ad hoc queries
- A quarterly news bulletin updating you on current financial issues

Service description	Charges
Wealth Management Service	1%

02. Discretionary Fund Manager Monitoring

Where some or all of your funds are invested with a discretionary fund manager (DFM) we'll help to manage the relationship between you and the DFM and monitor their performance.

This work typically includes:

- Reviewing the DFM's performance on a quarterly basis
- Attending annual review meetings to ensure the DFM service continues to meet your needs, objectives and mandate

Ongoing Charges

01. % Of Funds Under Management

Our annual ongoing charge is **1% of the total market value of the investment funds that we manage on your behalf**, subject to a minimum fee of £500 per annum.

- For a fund of **£30,000**, our fee would be our minimum fee = £500 per annum
- For a fund of **£100,000** our fee would be 1% of £100,000 = £1,000 per annum
- For a fund of **£500,000** our fee would be 1% of £500,000 = £5,000 per annum

Payment options

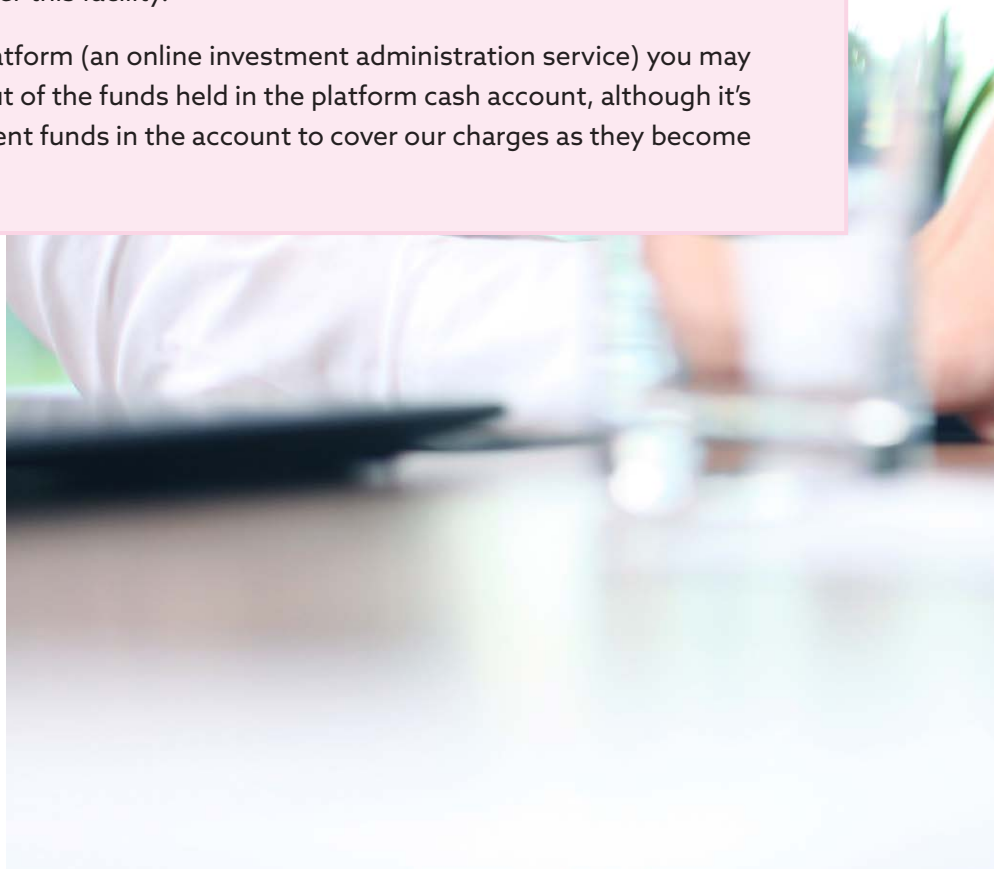
Initial charges can be paid in a number of ways

- By deduction from your investment(s) on a monthly basis, where the product / platform provider or DFM is able to offer this facility.
- For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.



Please Note

Our charges will increase as the value of your investment funds increases.



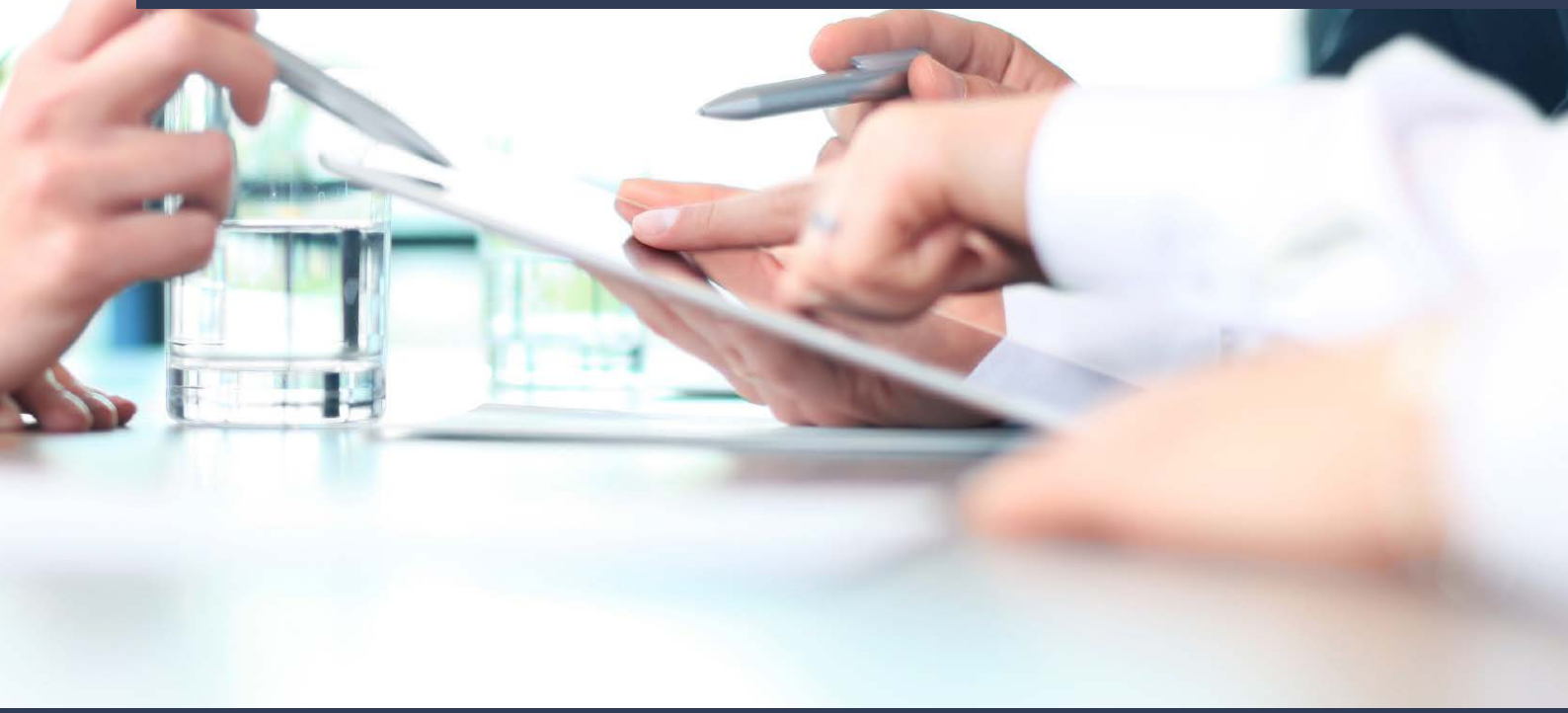
Other Charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider / DFM will make a charge for administering/ managing your investments.
- **Investment costs:** These are the costs relating to the manufacturing and management of your investments, for example, fees charged by the investment fund manager, costs relating to investment transactions.
- We'll always disclose any third-party costs as part of making our recommendations.

Aggregated costs and charges

Before we provide you with our advice we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.



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 long-term 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.



Prosperity

INDEPENDENT FINANCIAL ADVISORS

Contact Page

info@prosperityifa.com

Address

Tubwell Farm
Tubwell Lane
Crowborough
East Sussex
TN6 3RQ

Numbers

01892 300303
01462 558532

Prosperity
INDEPENDENT FINANCIAL ADVISORS

© 2025 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