

Advice Process

Costs and Services

At Prosperity Wealth, we put you, the client, at the centre of everything we do. Our client-focused approach is central to our success, enabling us to build relationships that span not just years, but decades. Working together to achieve your goals, our advisers will act in your best interests to help you build and retain wealth. One pillar of this foundation of trust is transparency, which is exactly why we're happy to go through the advice process, step by step.



At our cost

STEP 1

Initial Meeting

Our initial meeting is at our cost. You will meet one of our expert advisers to discuss your current financial position. We will establish the facts and find out more about you. Looking to the future, we will get to know your financial aims and long term goals. We will discuss your attitude, tolerance and capacity for risk.



At our cost

STEP 2

Research & Background Work

Following on from our initial meeting, we may need to liaise with your existing product providers to confirm your current financial circumstances. We will gather all of the relevant details and analyse your current investments to assess whether they fit your objectives. We will research whether any improvements can be made to your financial plans and communicate this to you.



Charges detailed over the page

STEP 3

Recommendations & Implementation

Next, we'll prepare a comprehensive report providing recommendations on what changes are needed to your financial plans. You'll meet with your adviser to talk through the findings so that our recommendations can be explained in further detail. Following the meeting, you will have a clear idea of where to place additional investment or what to do with your current investments in order to meet your future financial goals. Should you agree to follow the recommendations, you will be charged a percentage of the value of the investment. We will ensure that any recommendations are implemented and all necessary paperwork is completed.



1% of funds

STEP 4

Prosperity Pathway

Once your financial plans have been put in place, you will receive confirmation from the relevant providers to confirm any new investments have been made and transfers have been completed. From here, you will have regular face-to-face review meetings where you will be guided through the Prosperity Pathway. Your adviser will ensure that your objectives continue to be met, you will be provided with regular valuations and we will constantly review market options to ensure that your investments are working for you.



2nd Floor, Quay House, Waterfront Way, Brierley Hill, DY5 1XD

Office: 01384 390039 Fax: 01384 390960 Email: admin@prosperitywealth.com Web: www.prosperitywealth.com

Prosperity Wealth Limited is authorised and regulated by the Financial Conduct Authority. The guidance and/or advice contained within this document is subject to the UK regulatory regime and is therefore primarily targeted at customers in the UK. We are entered on the Financial Services Register No 533004 at <http://www.fca.org.uk>. The Financial Conduct Authority does not regulate Tax Advice or Estate Planning. Full details of the Financial Ombudsman Service can be found on its website at <http://www.financial-ombudsman.org.uk>

Charging Structure

For initial work carried out, your adviser will charge you based on the value of the investment on which you are receiving advice. These charges are illustrated below as a percentage and as a monetary amount.

Tier	% Charge	Investment Amount	£ Charge
Up to £300,000	3%	£50,000	£1,500
Over £300,000	1%	£100,000	£3,000
Minimum Initial Fee	£1500	£250,000	£7,500
		£500,000	£11,000
		£750,000	£13,500
		£1,000,000	£16,000

Insurance Implementation Charges

For implementing an insurance type arrangement, for example a life assurance policy, our fees will be charged on either a fixed fee or an hourly rate basis.

Alternatively, we may be paid a commission by the insurance company. In this case, we will ask if you would prefer that we are paid by commission rather than fees.

Hourly Charged Rates

For time-costed work, we will charge between £75 and £300 per hour depending on the seniority of the principal adviser working on your account and the complexity of the work involved. We will always agree our hourly charge with you prior to commencing any work and provide you with a written estimate of what the total cost is likely to be. It is also possible to provide instruction to not exceed a given amount.

Important Notes

The charges outlined in this document represent our standard charges for the type of work most commonly undertaken by Prosperity Wealth Limited. Where we are engaged to provide other services or ad hoc tasks that are not clearly defined in this schedule, or that are in addition to the types of work outlined above, we reserve the right to make additional charges for such work. Any such charges will be agreed prior to additional work being carried out.



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