

# Investments

## What is a Centralised Investment Proposition?

The Prosperity Wealth Centralised Investment Proposition (CIP) is based on our belief that a risk-rated multi-asset investment strategy will be suitable for the majority of our clients. In line with this, we've put together a wide selection of investment solutions. Your adviser will work through these with you to recommend the most appropriate investments based on your objectives.

## Why use a CIP?

The CIP offers our clients a way to invest that is accessible and relationship focused. We work closely with our professional investment fund management groups and strategic partners to ensure that our CIP continues to achieve the outcomes we require for our clients. By allowing trusted experts to manage our client investment portfolios, we are able to focus completely on providing you with a consistently high level of customer service.



### Why a Risk-Rated investment strategy?

All of our funds are risk-rated from one to five, based on how risky the fund is perceived to be by taking into account the type of assets held within it. Ranging from minimal to higher risk, we regularly review the risk ratings of our funds to ensure they continue to fit in with your goals.



### Why Multi-Asset Investment?

Everyone knows that it's considered risky to put all your eggs in one basket, and that's exactly why we approach investment in the same way. We search the market to find the best multi-asset fund managers, using their own diversified asset portfolios to achieve greater returns and more consistent outcomes for our clients.



### Regular Reviews

Every client benefits from our investment review service to ensure that your investments continue to fit in with your goals. We'll review whether your investments are delivering in line with expectations, and make changes where necessary in the event that they're not.



### Due Diligence

Every fund that is added to the CIP is subjected to a rigorous due diligence process. Aspects such as performance, risk, financial strength and management are analysed using independent tools and research. In addition, our Investment Committee meets every month to look at each fund's performance and risk rating, and fund managers will often attend to give up to the minute briefings on markets and investment strategies. Finally, on an annual basis, each fund is fully assessed against the whole of the market in order to maintain its position on our panel of preferred funds.



### What if the CIP isn't for me?

The CIP is suitable for the majority of our customers. However, we understand that for some, a more tailored solution is required. For these clients, we can offer bespoke investment management solutions via access to a selected panel of Discretionary Fund Managers.



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