
A Personal Client Service

A Personalised Approach to Financial Planning

In an uncertain and complex world Prosser Knowles Associates Limited are here to help make it easier and simpler for people to manage their finances, protect their loved ones and achieve their dreams. This is why we believe that the personal, face to face wealth management planning and advice we provide will give security and peace of mind now and into the future.

There are no off-the-shelf solutions – we firmly believe that each of our clients has particular circumstances, responsibilities and ambitions and requires an individual solution. Basing our service on this principle and as experienced advisers, we have built exceptionally strong, trusted and enduring relationships with our clients.

A wealth of expertise and experience

Our focus on personal service is enhanced by the experience and expertise we have developed since the business was founded in 1987. The world of financial services is constantly evolving but with the knowledge, skill and experience of our advisory and client services team we ensure that we manage such changes to take advantage of any opportunity on behalf of our clients.

A range of choices for every client

We know that clients like flexible ways of working with their trusted financial adviser and we have developed a range of choices to support clients who have simple and straightforward finances through to those with more complex and complicated financial circumstances.

Transactional

Transactional is for clients with basic financial circumstances and assets below £50,000. You will have access to limited financial advice for the arrangement of specific financial products after a simple financial analysis has been carried out and a written recommendation report produced. Clients will have limited access to a Financial Adviser as the majority of contact will be undertaken by our Client Services

Team. Additionally, there will be no on-going review of the advice given although we will maintain and keep updated client records as necessary.

Classic

Classic is designed for clients who typically have a minimum level of assets of £50,000 and who might want on-going access to a financial planner to advise them on straightforward financial matters. A limited annual portfolio valuation will be carried out on a client's investments and issued to them with an option for them to request a face to face review with their financial planner at this time.

Clients who choose Classic will have on-going access to advice through a Financial Adviser and our experienced Client Services Team. Additionally, we will maintain client records and provide occasional relevant market information by e-mail.



Enhanced

Enhanced is designed for clients who typically have a minimum level of assets of £100,000 and who value tailored financial planning and personal service supported by on-going access to their financial planner and an experienced Client Services Team. Enhanced clients will benefit from an annual and comprehensive financial review of their financial objectives and strategy that will enable their financial plan to be updated in order to meet their changing needs, provide control of their goals and offer a high degree of certainty in an uncertain world. The review will also include a full risk profile review of their investments.

Clients who choose Enhanced will also benefit from our ability to liaise with their other chosen professionals such as their accountant, solicitor or trustees. You will have access to risk-rated portfolios and optimised and/or tactical investment asset allocation and our personal service ensures that records are fully maintained and updated.

Wealth Management

Wealth Management is designed for clients who typically have assets of over £250,000 and who recognise the importance of working with trusted professional financial planners who provide a sure hand to steer clients through the challenges of an uncertain world. In addition to expertise and personal service, Wealth Management clients benefit from bespoke and tailored financial planning with at least six-monthly face to face meetings and a comprehensive financial review every year. Clients also benefit from six-monthly risk profile reviews of their investments and portfolio valuations upon request. We will work in conjunction with their other chosen professionals such as accountants, solicitors or trustees and ensure that client records are routinely updated, maintained and consolidated in one place. Wealth Management clients will also have access to our professional discretionary management partners' risk-rated portfolios and optimised and/or tactical investment asset allocation. Additionally, Wealth Management clients will receive personal invitations to appropriate seminar presentations and hospitality events.

For clients who have opted for a service that includes ongoing reviews, it would normally be Prosser Knowles who would initiate these reviews.

How we can help

Here are just some examples of the breadth and depth of the help and expertise you will be able to access as a client of Prosser Knowles Associates Limited:

- › Retirement and Pension Planning
- › Trust and Estate Planning
- › Investments
- › Inheritance Tax Planning
- › Offshore Investments
- › General Insurance
- › Long Term Care Planning
- › Employee Benefits
- › Life Assurance & Business Protection
- › Health Insurance
- › Mortgages
- › Corporate Pensions & Planning

Whatever the circumstances, we can create a financial strategy personalised to your specific needs as an individual, for your family, or for your business.

In addition to expertise and personal service Wealth Management clients benefit from bespoke and tailored financial planning with at least six-monthly face to face meetings and a comprehensive financial review every year.

How much will it cost?

Prosser Knowles recognises that clients' needs are varied and change throughout time and so have created a range of pricing structures to reflect both the value of the expertise you will receive and the degree of complexity required to meet your needs and objectives. Importantly, you will be able to choose what feels right for you now on a scale from cost-effective to bespoke and this will be agreed between you and your adviser before any work is undertaken on your behalf. For this reason our initial meeting with prospective clients is always held at our expense so that you have time to consider and agree a basis of how we might work in partnership together to create a realistic plan that aims to help ensure you reach your important financial goals.

There will be a fee of £349 for mortgage advice.



Finding out more about Prosser Knowles Associates Ltd.

Please call us below or visit
www.prosserknowles.co.uk

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Directors: Andrew Prosser, Nicholas Aston, Nicholas Broughton, Dale Gough, Leighton Parkes

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