PROSSER KNOWLES
ASSOCIATES LTD
Tailored Financial Planning & Wealth Management

A Personalised Approach to Financial Planning

About Us

We firmly believe that one size does not fit all

Prosser Knowles was formed in 1987 by Ken Prosser and June Knowles and opened our first official offices in December 1988 in Church Street, Kidderminster where we stayed until May 2017 when we had outgrown them.

The business has grown in strength and numbers year in year out since then and in April 2012 we were delighted to officially open our Worcester offices in Castle Street, Worcester. We are pleased to have a city centre location with easy access for our clients and professional connections within walking distance.

In November 2015 we expanded further, into Cheltenham, when we opened an additional office in Staverton, Cheltenham. Just a short distance from the M5 and right in the middle between Cheltenham and Gloucester, with onsite parking, these offices provide an easy base for clients to visit or for us to service our clients in the surrounding areas and beyond into the South-West of the country.

In May 2017 we moved our Head Office from Kidderminster town centre to Hartlebury, Kidderminster. These new offices provided more space and modern facilities with onsite parking available and the main road between Worcester and Kidderminster less than a mile away.

In October 2019 we opened an additional office in Staunton, Gloucester on The Hawthorns - a picturesque estate of barn conversions with a working farm next door. With the M50 and M5 only a 10 minute drive away and on site parking, these offices not only provide easy access but a relaxing environment too.

With further expansion anticipated in the future, we very much look forward to continuing to work closely with our clients and professional connections.

Prosser Knowles Associates is one of Worcestershire's leading financial planning & wealth management companies, with highly satisfied clients across the UK.

Our Services

An easier and simpler way to manage your finances

Our aim is to make it easier and simpler for you to manage your finances. We achieve this by offering personal, face to face wealth management advice.

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
The service we provide places the focus firmly on financial security for our clients over the long term. The range of products which we access is constantly evolving, allowing us to continue to anticipate and satisfy our clients' needs.

Some of the services available from us include:

- 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.

Why use Prosser Knowles

Prosser Knowles Associates provide an ongoing service

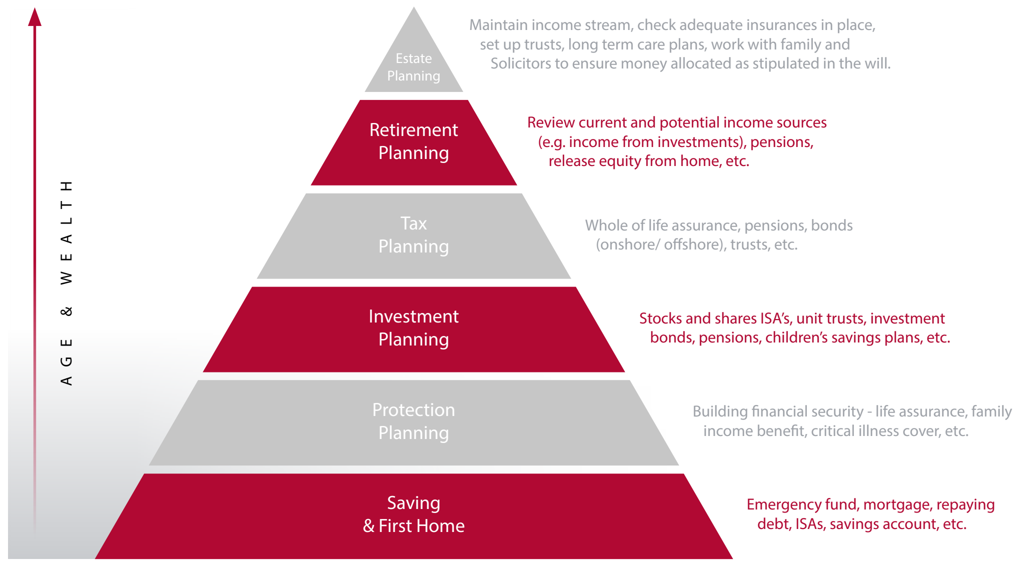
Money plays a significant role in our lives, providing comfort and opportunity or giving rise to difficult decisions or compromise.

Every individual has differing financial needs and these continually change throughout our lifetime due to numerous factors such as circumstances, responsibilities and ambitions.

Prosser Knowles provide an ongoing service, with up to date industry and market knowledge, to regularly review the needs and requirements of our clients ensuring they get the best possible advice and outcome.

Although every individual's financial needs are continually changing, initially in early adulthood these are generally less complex.

As we become more established financially, these needs and dealing with them can become a lot trickier. Obtaining expert advice is essential to getting the best outcome financially.



Cheltenham 01242 506 962 | Gloucester 01452 260 840 | Kidderminster 01562 829 222 | Worcester 01905 619 100

Our Investment Proposition

Low cost access to professional investment management

- The Prosser Knowles Investment Proposition provides low cost access to professional investment management. Our no-nonsense, easy to understand pricing structure ensures you won't pay extra hidden fees.
- We will select a portfolio, constructed by a skilled investment team, that matches your objectives and attitude to risk.
- Your portfolio will be created following a meticulous research process and will comprise high-quality diversified funds from major investment houses.
- We monitor investments regularly to ensure your portfolio remains firmly within your chosen strategy.
- Regularly, a skilled investment team will rebalance your portfolio so it is in tune with the latest market movements. If conditions change rapidly, they will make appropriate changes.

Investment Expertise
For peace of mind, the Prosser Knowles Investment Committee regularly monitors the performance of our chosen Investment Proposition to ensure that it continues to meet our clients' needs and requirements.

Professional Portfolio Management
With conditions in financial markets fluctuating on a daily basis, it is crucial that your investment portfolio is always structured correctly in order to achieve your objectives and reflect your attitude to risk.

Experience and expertise are needed to combine, for example, equities, bonds and cash – and then select the very best investment opportunities. Adapting a portfolio to reflect current market movements also requires detailed knowledge of the financial sector. Prosser Knowles' Investment Proposition offers the complete solution, managing mixed portfolios with the highest levels of financial expertise.

Wealthy families have been using dedicated professionals to successfully manage their portfolios for generations, but even if you don't have huge sums to invest, our Investment Proposition offers the enormous benefits of professional discretionary management at a highly attractive cost. Also, our clear and straightforward pricing structure means you won't be caught out by any hidden extras.

A Portfolio to perfectly match your objectives
Whether you are a cautious investor looking for steady long term growth or are more adventurous and happy to accept a greater level of risk, our Investment Proposition can meet your requirements.

A highly skilled team manages each investment strategy in line with the changing markets so your personal portfolio is working effectively to meet your specific financial goals.

By constantly assessing global economic and financial conditions, our chosen Investment Proposition's dedicated experts can evaluate the most attractive investment opportunities and the balance of assets.

Portfolios are then carefully created by combining high quality funds from some of the best known investment management firms in the world.

Providing a straightforward solution
So if you are considering investing for the medium to long-term and don't want the everyday responsibility and hassle of personally managing your investments, our Investment Proposition provides a straightforward solution.

For further information about our service, contact a team member at Prosser Knowles Associates Limited.

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enquiries@prosserknowles.co.uk

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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.”

A Personal Client Service

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 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.

Our Directors

Andrew Prosser
Chairman & Financial Planning Consultant

Andrew joined the Company in 1997. He deals with all aspects of financial planning, specialising in mortgages and holds a specialist qualification in Lifetime Mortgages.

Andrew spends much of his spare time with his family. When he is not with his family he is a keen rugby follower. He is also a keen golfer, although a scratch golfer he is not!

andrew@prosserknowles.co.uk

Nick Broughton
Director, Financial Planning & Trust Specialist

Nick joined the Company in September 2009

from St James Place having worked in the industry since 2003. He is authorised to advise in all areas of financial planning including Mortgages, Lifetime Mortgages, Investments and Pensions. His specialist area is Trust, Estate and Inheritance Tax Planning having a high degree of technical knowledge in this area.

His spare time is taken up spending time with his family and friends. Nick enjoys travelling overseas and is a very keen follower of football.

nickbroughton@prosserknowles.co.uk

Nicholas Aston
Managing Director & Chartered Financial Planner

Nick has worked in the financial services industry since 1998. Having left university in 1998, he first worked for the global accountancy firm KPMG before taking a year out to travel around the world. Nick joined the Company in 2004 before becoming a Director of the Company in 2008. He is the Company Pension Specialist, a Chartered Financial Planner and a Fellow of the Pensions Management Institute, having achieved some of the highest level qualifications available in the financial advisory field.

His spare time is taken up with spending time with his family and friends. He loves mountain biking and spending time in the beautiful countryside of Herefordshire. His other main interest is travelling overseas having visited over 30 countries.

nick@prosserknowles.co.uk

Dale Gough
Director & Financial Planning Consultant

Dale joined the Company in September 2006 having previously worked for a high street bank with a view to expanding his knowledge and skills in relation to finance.

Dale is a financial planning specialist, authorised to advise in all areas of financial planning including Mortgages, Protection, Investments and holds specialist qualifications in both Lifetime Mortgages (equity release) and Occupational Pensions. He prides himself on providing an extremely high standard of client care.

In April 2016, Dale was very proud to become a shareholder of the business having enjoyed a 10 year career with the company. He made the leap in April 2020 to Director and is now responsible for several areas including the trainee programme of the business, an area he is passionate about having "come through the ranks" himself.

When not at work, Dale can usually be found enjoying time with his family… If he is allowed out on his own, you'll find him whizzing around one of the UK's race tracks in something on wheels!

dale@prosserknowles.co.uk

Leighton Parkes
Director & Financial Planning Consultant

Leighton has been wth the Company since 2006. He is authorised to advise in all areas of financial planning covering client specific wealth management, full financial planning and mortgage advice. He holds a specialist qualification in Lifetime Mortgages and prides himself on his investment knowledge, working with clients to ensure they understand the risks involved to meet their required goals.

Leighton spends much of his spare time with his family and friends. The remainder of his spare time is taken up with his love of sport, particularly football.

leighton@prosserknowles.co.uk

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What Our Clients Say

Face-to-face financial advice of the highest quality

"Hi Callum,
I just wanted to say a huge thank you for all your efforts over the past few months. It's been a very challenging start to the year for everyone and all your hard work has made it possible for me to complete the move without any COVID related delays.
I haven't fully moved in yet as I'm currently redecorating. However, the first mortgage payment is due on the 15th, so I'll look forward to that and finally becoming a mortgage owner. Thanks again, stay safe and I'm sure we'll cross paths in the future."
Mr J – Droitwich

"Vanessa has been absolutely brilliant advising me over the years on how to manage my finances and create security for the future. She is a true professional and clearly cares about her customers by investing time and effort in building a positive relationship that generates trust and respect."
Miss W. – Cheltenham

*"The completion of my purchase of **** Street was confirmed today. I wanted to say thank you for your help (and patience) and support with my purchase of the property. I will be sure to recommend you to anybody I know who may benefit from your services. I look forward to speaking with you as my initial 5 years approach and looking for the next deal. Thank you again."*
Mr Y. – Kidderminster

"A heart-felt thanks to Dale Gough for assisting my father with some financial advice and products over the past few months.
What I feel is different about Dale compared to many other financial advisers, is that I know and trust that he is giving the best advice for the client, not himself or his company.
What I mean by that, is that he points out the pitfalls and downsides of what he is proposing and gives enough information until you are ready to make the right decision for you.
My dad is not always the easiest person to deal with as he wants everything done and completed yesterday; Dale has made sure the process was as simple and pain-free as possible – even wading in to help with a less than top performance from the solicitor involved.
I have absolutely no hesitation in recommending Dale to family, friends and business associates; safe in the knowledge that he will do an outstanding job. Thanks Dale!"
Ms O – Worcestershire

"We would highly recommend Callum Pye from Prosser Knowles Associates Limited who recently arranged our mortgage which has enabled us to move to our new house. The process of gaining a mortgage that meets our needs and at a very competitive interest rate was clear and concise and Callum was on hand throughout the process through to completion to offer guidance. Excellent Service and support."
Mr & Mrs H. – Kidderminster

Finding out more about
Prosser Knowles Associates Ltd.

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

Cheltenham
Midway House, Staverton Technology Park Herrick Way, Staverton, Cheltenham GL51 6TQ
t 01242 506 962

Gloucester
6 The Hawthorns, Hawthorns Lane Staunton, Gloucester GL19 3NY
t 01452 260 840

Kidderminster
Unit 69, Hartlebury Trading Estate, Hartlebury Kidderminster Worcestershire DY10 4JB.
t 01562 829 222

Worcester
1 Castle Street
Worcester WR1 3AA
t 01905 619 100

PKA - 14.09.20