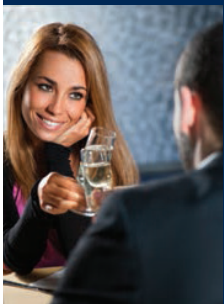


Where Independence Counts...



Prism Financial Advice Ltd
Independent Financial Advisers

Our Background

Prism Financial Advice Limited is a firm of Independent Financial Advisers with many years experience of advising both private and corporate clients on a wide range of financial planning issues designed to help them secure a more rewarding financial future.

Getting to Know You

We understand that each client's circumstances are unique. Getting to know you and understanding your financial goals and ambitions is central to the way we work. Experience has shown us that working together in this way is crucial to developing a tailored solution.

Generally, people prefer to do business with people they like. More importantly, they demand to do business with people they trust. At Prism Financial Advice Ltd, we value the trust our clients place in us and take it as a huge compliment and responsibility.

We are committed to providing sound impartial advice to our clients and to help them make the right decisions for their financial well being. That means providing first-class, up-to-date information on all the options available so as informed choices can be made.

The Right Solutions

When we make recommendations to you we want you to have total confidence and peace of mind in your financial plans.

As Independent Financial Advisers with access to the UK's largest and most respected support and research capabilities we regularly review and evaluate what solutions are available for our clients, and only recommend those which meet our high standards.

A major benefit of this approach is that we can continually negotiate discounts or enhancements to many products and services which we pass on to you, making it even more attractive for you to use us to look after your affairs.

Independent Financial Advice

Savings & Investments

Family Protection

Pensions Planning

Estate Planning*

Specialist Tax Advice*

Mortgage Planning

*The Financial Services Authority does not regulate these services.

"We understand that each client's circumstances are unique."



Introduction

Financial peace of mind for you and your family has never been more important and in today's complex and uncertain world it has never been more necessary.

Taking Financial Advice

We all have individual financial needs and objectives, so it's important that any advice you receive is bespoke to you, easy to understand and helps you to achieve your financial goals.

There are many life events that can have an impact on your financial security. These events may include starting a family, buying a home, changing jobs, redundancy or securing a sound retirement income.

Whatever the circumstances one thing is very clear, sound, sensible advice will help you meet these challenges and help you take control.

For those clients running a business they may not only have responsibility for themselves but also potentially for other individuals, namely their employees. Many of our business clients need advice on setting up the right pension scheme, arranging protection for their employees or providing counseling services when fundamental changes are occurring within the business such as expansions, restructuring, redundancies etc.

Independent Advice

Independent Financial Advisers (IFAs) are able to select from all the products available in the whole marketplace – making sure you get the right product or service for your individual needs.

IFAs are bound by the Financial Conduct Authority rules, which requires them to provide advice most suited to your personal needs and your risk outlook. When financial products and services are recommended they must also take into account the benefits provided, charges, flexibility, service and financial strength of the recommended institutions.

Authority and are obligated to offer what is termed 'suitable advice'.

This means they have to gain a full understanding of your circumstances and requirements before helping you choose any financial products (they will record your information so you can double-check that they have understood your requirements).

In addition, when recommending a product or service they have to provide written reasons why they think that it is right for you – again to make sure that you are fully informed before committing yourself to a course of action.



"It's the financial plans you make today that shape your world tomorrow."

Personal Advice

Whether you're looking for the best solution to one or a number of these life events one thing is very clear, the most suitable product or service for you and your family is almost certainly out there. It's simply a case of how to find it.

Savings & Investments

Whether your need is for income or growth or a balance between the two, it is important that wherever you place your money, it has the potential to provide sound returns in a tax efficient manner, to help you meet your financial goals.

We will help you build and manage a diversified portfolio that balances your tolerance for risk with the need for potential returns.

In constructing your portfolio we consider all types of savings and investment vehicles ranging from Bank/Building Society deposits, through to more diverse arrangements such as Bonds and Collectives (Unit Trusts) which have more equity exposure.

We aim to protect client's income should an unfortunate event occur such as illness, accident or premature death. The consequence of not addressing this need means that clients may face significant hardship that could seriously affect their current standard of living and future financial well being.

Estate Planning*

One of the most unpopular taxes we pay is the tax on assets on death, known as Inheritance Tax. We aim to ensure that your personal wealth is protected and distributed in line with your wishes.

We can help to design a solution that will reduce or eradicate altogether the amount of Inheritance Tax that may be due on your estate. This will ensure that you can pass on assets to your beneficiaries in a tax efficient manner.

Specialist Tax Advice*

We don't profess to be tax experts but we have sufficient experience to help clients to reduce tax in a number of areas.

Where specialist tax advice is required we have access to professionals that can assist in most situations.

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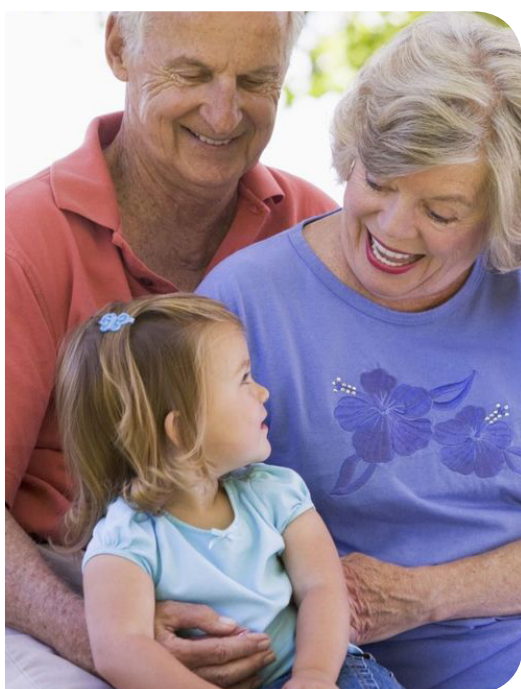
Retirement Planning

This tends to be a subject that can be complicated due to the substantial number of changes made by progressive governments. The current regime has been simplified but detailed advice is still required to ensure that clients are making the most of current and any future pension provision. This should be seen as a long term plan as the provisions you make now will shape the type of retirement you will have. Without the right amount of income in retirement all of those lifetime plans such as holidays, new cars, days out etc. may not be achievable.

Mortgage Planning

Whether you have a large or small mortgage or looking to make your first move on the property ladder, the right mortgage is important. It is not just about the best interest rate; as charges, tie in periods and the compulsory purchase of products make choosing the right mortgage for you and your family more complicated.

We offer access to Independent 'whole of market' approach with access to products from all lenders in the market and in addition we are able to source exclusive rates not available directly to you. This means that you don't need to do the research yourself - we have someone do it for you.



Business Advice

In an ever changing employer/employee environment it can sometimes feel that your business has to run faster and faster just to keep pace. The speed and complexities of any change will mean that companies cannot afford to lose touch with their responsibilities.

Employee Pension

Pension schemes are one of the most important benefits an employer can provide an employee. However with the constant changes to pension schemes and the increasing legal obligations on employers with the additional administration that it creates, it is becoming increasingly difficult to select the most appropriate scheme for your company.

The scheme should be designed to suit the needs of the employees and the company, whilst being flexible enough to allow for future changes. There are a number of schemes to choose from and we aim to help our corporate clients to choose one that offers the right benefits, is easy to administer and helps them meet their legal obligations.

Whether you already have a scheme and wish to review its effectiveness or are considering setting up a new scheme, we are sure we can help you make the right decisions.

Employer Pension Schemes

A stage further from the employee scheme is the consideration of a pension scheme particularly geared to the Senior Management of the company. Different needs may require an arrangement that is more flexible from a tax savings perspective, helping to achieve a realistic retirement income for high earners. These are complex needs that require specialist advice.

We are well placed to provide this advice having a number of

Experienced Pension Advisers to help you make the right choices.

Employee Protection

The strength of your product and/or service may rely on the skills of one or more individuals. An untimely death, long term sickness or retirement of a Shareholder/Director could have a devastating effect on your ability to continue trading effectively. We can provide cost effective solutions to address these and many other issues.

Financial Awareness*

Communication helps to maintain a good relationship between employer and employee. Good relationships improve productivity, quality and maintain a stable long term workforce. Most employees have access to benefits that they have little understanding of.

In addition there are times that due to restructuring changes to those benefits are required and these changes need to be sensitively communicated. We can help with any of your communication needs regarding the financial benefits you provide your employees. This is done objectively and sensitively through either group communication events or counselling on an individual basis.

Bereavement Advice*

The loss of a loved one is always a difficult time and dealing with financial arrangements will very often be the last thing on your mind. Whilst this may be the case it is important that timely, sensitive and effective financial advice is available to help the survivors cope.

Given our experience gained over many years of advising in this area, we will help to ease clients through this process.



*The Financial Services Authority does not regulate these services.

Our Approach

As an adviser who is genuinely committed to giving you the best advice possible we have a clear methodology when dealing with your affairs. Our approach is designed to keep you involved throughout the process, giving you confidence and peace of mind.

Initial Contact / Meeting

Introduction to Prism Financial Advice, our background, the remuneration options, our service level choices. Once we have discussed these areas we will agree on what basis you want us to work.

Personal Information

Gather personal/business information so as the advice we give meets your needs in full. This information is confidential and will only be used by us to provide you with bespoke advice.

Analysis & Research

Analyse and research all information in order to tailor your report recommendations to your individual needs and objectives.

Recommendations

Construct a comprehensive report outlining the current situation and providing recommendations to help you achieve your stated goals. This report will be sent to you prior to the follow up appointment so you have time to study its contents and detail any questions you wish to ask at the next meeting.

Follow up Appointment

We arrange a further meeting with you to explain our recommendations and the rationale behind them. Once you have a clear understanding of these recommendation and the pros and cons of each course of action, you are able to make informed choices.

If you are happy with the recommendations, in full or in part we would be pleased to put them in place for you. We would agree a course of action and implement any recommendations in line with your requirements.

Ongoing Advice / Reviews

Once your plans are put in place the advice does not stop there as your needs and circumstances will change over time. With that in mind we carry out ongoing contact and reviews to ensure that your plans are kept up to date and that they continue to deliver against your objectives.

Online Updates

You will have access to online information ensuring you are kept up to date with financial matters.

The advice process is a continuous cycle to reflect the fact that we will aim to keep in touch and reassess your needs on an ongoing basis



Our Mission

When it comes to providing financial advice, our aim is to be the adviser of choice, by providing tailored solutions that consistently meet the needs and objectives of those consumers who would engage our services.

In addition, we will continually work to build relationships with clients so that they enjoy financial peace of mind knowing that their future financial wellbeing is in good hands.



“We want you to have total confidence in your financial arrangements so that you can focus on enjoying life, free from money worries”

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