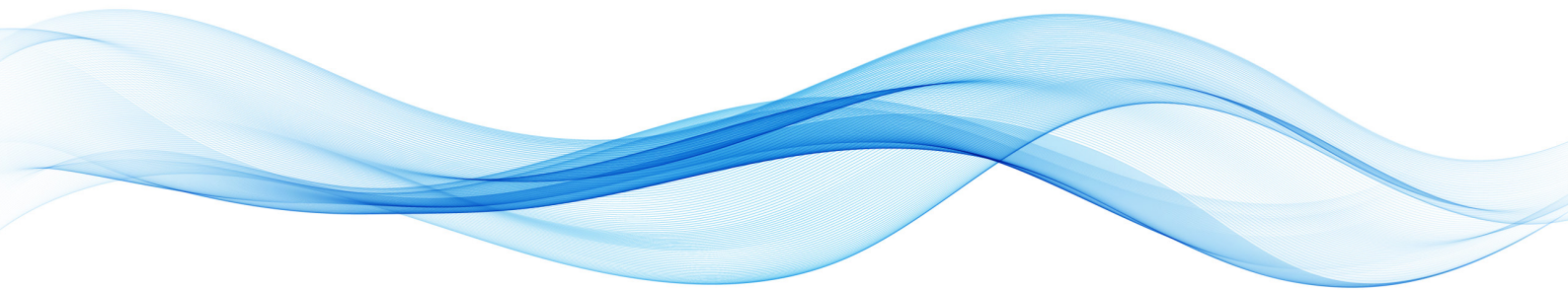


PRISM

WEALTH MANAGEMENT

Your Guide
to
Financial Planning



Welcome to Prism Wealth

At Prism Wealth, we believe financial advice should feel personal, empowering and transparent. We're here to build lasting relationships with our clients, offering more than just guidance, but genuine support throughout your financial journey.

This introduction is designed to help you understand:

- ▲ Who we are
- ▲ What we do
- ▲ How we work with you
- ▲ How we charge for our services

The first section gives you a clear picture of our business: our advisers, structure and the values that drive what we do.

Next, we walk you through our client journey. This includes how we approach financial planning, the steps we take to understand your goals, and the tailored strategies we create to help you achieve them. You'll see how your input shapes your plan and what to expect from us at each stage.

We'll then show you the tools and resources we use to create and maintain your financial plan, and how we ensure it stays relevant as your life evolves. We also share our approach to investing and how we aim to protect and grow your wealth over time.

Finally, we explain how we're paid for the work we do. If you haven't already received it, you'll also be given our full Terms of Business, which sets this out in more detail. In addition, your fees will be clearly outlined in our Client Agreement, which you will have the opportunity to review and sign.

At Prism Wealth, we follow a clear, consistent process that flexes as your needs change. We're focused on building long-term partnerships based on trust, clarity, and results - and we're excited to work with you, now and into the future.



www.prismwealth.co.uk

“We’re focused on building long-term partnerships based on trust, clarity and results.”

Who We Are

Prism Wealth was founded by a team of like-minded, forward-thinking financial advisers who share a clear purpose: to help clients build meaningful, long-term financial strategies that align with their lives - not just their portfolios.

We believe successful wealth management goes far beyond choosing an investment and hoping for the best. That's why everything we do starts with understanding you - your goals, values, lifestyle, and comfort with risk. This isn't a one-off conversation; it's the foundation of an ongoing relationship. As your life evolves, so does your financial plan.

At Prism Wealth, we take a truly holistic approach. That might mean creating an investment strategy for growth, building in protection for your family or business, or planning ahead to manage future Inheritance Tax liabilities. Every client journey is different, and our advice is tailored to reflect that.

Our team brings together a wide range of expertise across investment planning, pensions, protection, and tax-efficient strategies. We work collaboratively across our network to ensure that, no matter what stage of life you're at, you receive advice that is relevant, robust, and fully aligned with your goals.

We currently operate from three locations, giving you the flexibility to meet in an environment that suits you best, whether that's in one of our offices or at your convenience elsewhere.

At Prism Wealth, we're proud to offer a personal and responsive service, supporting individuals, families, and businesses across the UK. We manage millions in client assets with the care, clarity, and long-term thinking that define who we are.

Our Offices:

Hertford Head Office

Prince of Wales House,
2nd Floor, 3 Bluecoats Avenue
Hertford SG14 1PB
01992 259996

Bishop's Stortford

The Chestnuts, Lower Road,
Little Hallingbury CM22 7RA

Colchester

Lodge House, Lodge Lane
Langham
Colchester CO4 5NE

What We Do

At Prism Wealth, our goal is simple: to help you achieve your financial objectives - clearly, confidently, and with purpose.

We follow a structured financial planning process designed to evolve with you over time. Life isn't static, and your financial plan shouldn't be either. Our advice is always tailored, consistently reviewed, and built around strategies that stand the test of time, avoiding the hype of financial fads in favour of robust, evidence-based decisions.

We take the time to understand all the key factors that shape your financial future.

Together, we'll explore:

- ▲ Your goals and aspirations
- ▲ Your attitude to risk
- ▲ Our working assumptions
- ▲ Your lifetime income & expenditure needs

We ensure that money is invested in a way that is suitable for your risk profile and aligned with your attitude to risk. We keep in line with your available allowances and make full use of tax-efficient planning opportunities wherever possible.

Our objective is to make your money work smarter, not harder.

“We take the time to understand all the key factors that shape your financial future.”



Your Objectives

In our experience, most people have a general sense of what they'd like to achieve, but less clarity on how, or whether it's even possible. That's where we come in. We work with you to clearly define realistic and measurable financial goals, personalised to your needs and ambitions.

We agree on a suitable timeframe and take into account both your short-term needs and long-term aspirations. If there's a gap between what's wanted and what's feasible, we'll be honest, collaborative, and help you explore the best route forward.

We listen carefully to what matters to you and identify when and how risk should be taken. Every decision we make together - investment, protection, tax planning - will tie back to what you truly want to achieve.



Understanding Your Risk Profile

Risk isn't just about market ups and downs. It's about how you feel about uncertainty, how much you can afford to risk, and what matters most in your wider life, whether that's protecting your family, preserving capital, or growing your wealth.

We use sophisticated risk profiling tools alongside personal conversations to get a true picture of your comfort with risk. This includes:

- ▲ Your capacity for loss
- ▲ Your views on volatility and investment risk
- ▲ Life events or responsibilities that influence your risk outlook

We ask all clients to complete a risk questionnaire early in the process. This gives us a shared understanding and ensures your plan is aligned with your mindset from the outset.

Making Smart Assumptions

To build a long-term financial plan, we need to make a few sensible assumptions about the future, such as:

- ▲ Inflation rates
- ▲ Long-term investment returns
- ▲ Interest rates

These assumptions shape your plan's projections and help us stress-test different scenarios.

We always aim to be realistic, prudent, and transparent in how we model the future.

“We listen carefully to what matters to you and identify when and how risk should be taken. Every decision we make together will tie back to what you want to achieve.”

Lifetime Cash Flow Modelling

(cash flow sample inserted)

For many clients, our lifetime cash flow analysis is the most powerful part of the planning journey.

We use dynamic financial modelling tools to map out your income, assets, and lifestyle costs—year by year, decade by decade.

This gives you a visual, personalised forecast showing how your finances may unfold over time. It helps answer big questions like:

- ▲ Will I have enough to retire comfortably?
- ▲ Can I afford to support my children?
- ▲ What happens if my circumstances change?

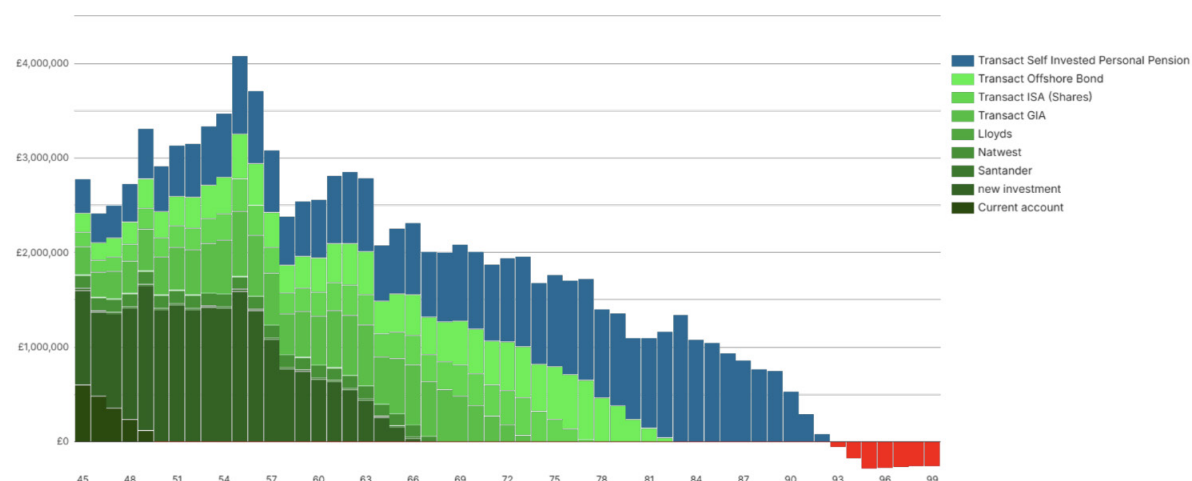
By identifying future shortfalls before they happen, we can take action now to keep you on track. It's financial planning at its most meaningful—insightful, flexible, and designed to give you clarity and confidence about your future.

Cash flow modelling is included as part of our service where appropriate, and is typically offered to clients whose circumstances would benefit most from this level of detailed analysis. Please note that it is not routinely provided for all client categories, such as those within our incubation service tier.

We also offer regular reviews to ensure your plan remains up to date with any life changes, market shifts, or legislation updates. When the time comes to draw your pension, we're here to help you make those decisions with confidence and clarity.

And finally, we work with providers who are often able to offer cost-effective solutions and, in some cases, access to discounted fund pricing, helping you to make the most of your investments over the long term

Savings over time



“We use dynamic financial modelling tools to map out your income, assets, and lifestyle costs, year by year.”

How We Do It



At Prism Wealth, we follow a structured and personalised approach to financial planning, beginning with a detailed initial meeting and continuing through ongoing implementation and review. Our process is designed to ensure your financial strategy remains relevant, responsive, and aligned with your life goals.

Step 1: Primary Meeting

Our relationship begins with a Primary Meeting, which typically lasts 60 to 90 minutes. This is time dedicated to you with one of our Independent Financial Advisers, entirely at our own expense.

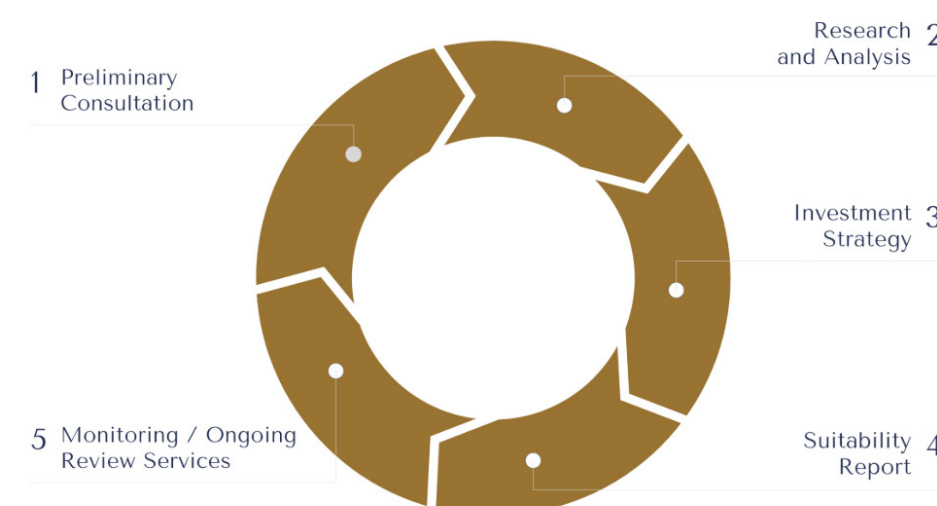
There is no financial commitment required at this stage; just an opportunity for us to understand your needs and for you to decide if we're the right fit for you.

In some cases, we may need your permission before the meeting to gather information from your existing providers. This helps ensure your adviser has a clear understanding of your current arrangements and can make the best use of your time together.

With your consent, we'll manage the necessary forms and authorisations to request this information on your behalf. We will also require your permission to hold and process your personal and financial information, in line with our privacy policy and data protection regulations.

We start by gathering key information about your current financial position. This includes reviewing existing investments, pensions, protection policies, and entitlements such as the State Pension. From this foundation, we take the time to deeply understand your goals, values, and financial priorities. This stage forms the cornerstone of your long-term financial plan.

Prism 5-Step Approach



We focus on optimising both your current and projected assets to ensure they're well positioned to meet your future needs.

As part of this, we apply a robust and evidence-based investment process, details of which are available in our Prism Wealth Investment Philosophy.

Once we've developed an initial strategy, we'll meet to present our recommendations in a clear, tailored financial plan.

This plan will include carefully selected investment and planning solutions, all designed to help you achieve your objectives. And of course, your Prism Wealth adviser is always available throughout the year to discuss any aspect of your finances, whether it's a question, a change in circumstance, or a decision you're considering.

"Once we've developed an initial strategy, we'll meet to present our recommendations in a clear, tailored financial plan."



Step 2: Research & Analysis

Should you decide to proceed following our Primary Meeting, we will ask you to formalise your permission for us to commence chargeable work by signing our Client Agreement.

At this stage, we begin a thorough analysis of your current position, drawing on our extensive knowledge of financial markets and diligently researching potential solutions tailored to your needs. This process involves assessing your existing arrangements, identifying opportunities for improvement, and evaluating strategies to help you achieve your objectives.

If it is necessary to consult with any professional advisers or financial services providers with whom you have an existing relationship, we will request your express consent before doing so.

Step 3: Investment Strategy

There are different styles of investment, and a summary of them can be found within our document titled 'Investment Philosophy'.

For example, you may prefer to keep the costs of investing down and opt for 'passive' investments which offer lower priced funds but with little or no active management.

On the other hand, you may prefer to pay for a slightly more costly fund that offers an element of active management. You may even prefer to utilise a blend of each strategy.

Overlaying this is any ethical preference that you may have. We will consider your preferences as agreed in our Preliminary Consultation when providing our advice.



“This process involves assessing your existing arrangements, identifying opportunities for improvement, and evaluating strategies to help you achieve your objectives.”

Step 4: Implementation

Once you're happy with the plan, we move into the implementation phase.

This includes:

- ▲ Transferring or consolidating existing plans where appropriate
- ▲ Setting up new investments and financial products
- ▲ Applying for protection policies or tax-efficient wrappers
- ▲ Putting in place any agreed estate or business planning arrangements

We manage the administration, liaise with providers, and ensure everything is handled smoothly and efficiently. You'll receive a full implementation report, and we'll keep you updated throughout the process.

Step 5: Ongoing Reviews

Financial planning is not a one-off event; it's a continuous journey.

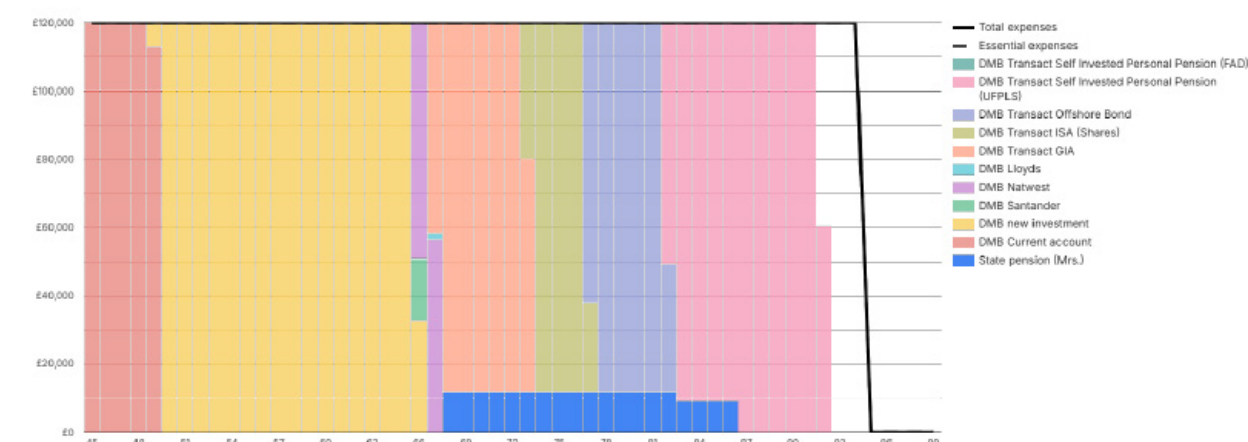
That's why we provide ongoing reviews, typically annually, to ensure your plan remains on track. These reviews may be more frequent depending on your selected service level or any significant life events or changes in the financial landscape.

At each review, we will:

- ▲ Revisit your objectives and risk profile
- ▲ Assess your investment performance and realign where needed
- ▲ Update assumptions based on market or economic changes
- ▲ Provide insight and guidance on any new opportunities or concerns

This ongoing process keeps your plan dynamic, relevant, and aligned with your goals over time.

“This ongoing process keeps your plan dynamic, relevant, and aligned with your goals over time.”



What We Charge

At Prism Wealth, transparency and independence are at the heart of everything we do. We work solely for our clients - not for product providers - and we do not accept any commission or incentives in exchange for recommending financial products. This ensures our advice is always unbiased, and focused entirely on what's right for you.

Our Fee Structure

We charge a professional fee for the advice and services we provide. In most cases, this is calculated as a percentage of the assets we manage on your behalf. You have two clear options for how this fee can be paid:

- ▲ Direct Payment – you can pay the fee separately and in full, independent of any investment
- ▲ Deducted from Investment – the fee can be taken from the investment amount. For example, if you invest £100,000 and our fee is £3,000, £97,000 would be invested

We'll always explain this clearly upfront, and all charges will be fully detailed in writing before you make any decisions.

Commission & Offsetting

In the rare instance that we recommend a product that pays a commission (such as a protection policy), this may be used to offset your advice fees:

- ▲ If the commission is less than our fee, we will deduct the commission from your invoice and you'll only pay the difference
- ▲ If the commission is more than our fee, the excess may be used to reduce future charges or offset product costs, depending on the nature of the product and your preference

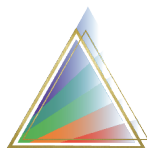
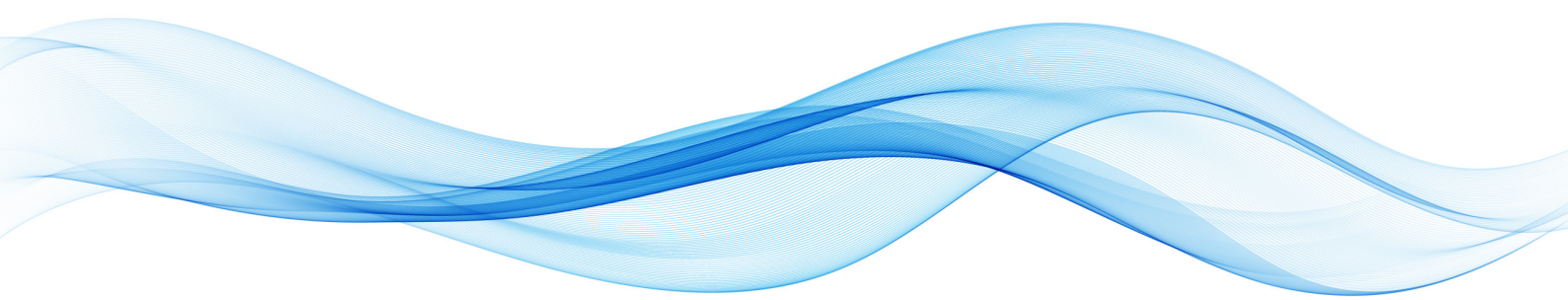
We believe in full transparency. Every fee, commission and charge will be clearly disclosed in the documentation you receive before you proceed, so you always know exactly what you're paying for - and why.

“Our advice is always unbiased, and focused entirely on what's right for you.”





NOTES



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Prism Wealth Management

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