

Practical,  
tailored,  
financial  
solutions.



Today, Tomorrow, Together

PROSPERITAS FINANCIAL SOLUTIONS Ltd  
Hawksworth Estate, Thorpe Lane, Guiseley, Leeds, LS20 8LG  
call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)



PROSPERITAS  
FINANCIAL SOLUTIONS

# Because everyone is different...

## Prosperitas is here to offer you bespoke independent financial advice.

We work to help you create a brighter future through ongoing support and guidance...but we're so much more than just advisers. While we help you to focus your finances and investments, we focus on you as an individual too, building strong relationships based on trust, integrity and that all important personal touch.

When you work with us, you have the peace of mind of knowing that we're directly regulated by the Financial Services Authority and that any recommendations will be made without bias, from our experience and knowledge of the whole marketplace. That's the beauty of truly independent advice; we're here to find the solutions that are right for you, regardless of the source or provider.

We take our commitment to the Chartered Insurance Institute's code of ethics and conduct seriously, but not so much ourselves - we'll always be professional, but a little humour doesn't hurt either. Our advisers and staff adhere to established processes and procedures, giving you a consistently high level of service...but we never forget that at the very heart of our business is you, and your complete satisfaction.



1.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)



PROSPERITAS  
FINANCIAL SOLUTIONS

# We put your needs in the spotlight

When you work with Prosperitas, your objectives are always the main focus. By putting your needs in the spotlight and taking the time to understand exactly what you're trying to achieve, we're able to tailor our advice according to your specific aims and circumstances.

Complete honesty will always form the basis of our relationship with you; no jargon, no confusing documents and no hidden costs. You'll always be given a clear explanation of what we're doing, why we're doing it, and the fees that these actions represent. You can also request 24/7 access to all of your financial information, so you can see exactly where you stand, anytime and from anywhere.

Your money matters, so we strive to provide great value services; through consistency and care, we'll organise, balance and manage your finances and any associated risks, maximising your investment returns and minimising your tax liabilities.

At Prosperitas, you and your family will always come first...we'll protect and direct you at every step.

2.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)



# It's as easy as 1, 2, 3...4, 5.



# Driving you towards a brighter future

Our extensive experience together with an in-depth understanding of our clients' needs has enabled us to develop a streamlined process to keep things running smoothly. By following a clearly defined procedure, we can help to steer your finances in the right direction and keep everything on track.

## Stage 1 – The Facts

Free of charge and obligation, our 'fact finding' meeting will help us to assess where you are now and where you want to be in the future. Our packages, fees and payment options will be fully explained and you can meet the people behind Prosperitas.

## Stage 2 – Paving the way

Through analysis, research and creative thinking, we'll start to devise a strategy that will ensure that our approach and advice will deliver according to your goals. The combination of the best staff, knowledge and technology allows us to identify the most suitable solutions for your needs.

## Stage 3 – The bigger picture

After reviewing our findings, we'll present you with bespoke advice and recommendations in the format of your choice. Upon your agreement, we'll implement the proposed financial action plan, taking care of every aspect, including all administration.

## Stage 4 – Delivering the details

The details of the previous stages are collated into a thorough suitability report, which explains the reasoning behind the advice given and comprehensive information on the process, products and services proposed.

## Stage 5 - Mapping the route

We advise all clients to choose a service package that accommodates for at least one review per year. Life and legislation is constantly changing, so this allows your adviser and their team to ensure that your financial planning strategy continues on the right course.

At Prosperitas, we believe in the journey as much as we believe in the destination. Our commitment to exceptional service and great results gives you the confidence to know that your future is in the safest of hands. By following our defined and detailed process, you'll always have all the knowledge you need to make educated and informed choices.



# Transparency all the way

## Decisions about your finances should never be taken lightly...

Nor should you ever feel obligated or pushed. That's why we always offer an initial consultation and assessment completely free of charge. This gives you the opportunity to see if you'd like to work with us and the chance for you to start building a rapport with our staff and advisers.

If, after a friendly chat over a hot drink, you decide you want to take advantage of our advisers' expertise, we'll talk you through the process and come to an agreement about the best way to move forward. We'll offer you full transparency from the outset, so you know exactly what you're getting, how much it will cost and how the overall relationship will be managed.

At this stage, we'll agree:

- How we'll implement any initial planning
- The frequency of subsequent development and review meetings
- How you'll pay for our services

We offer real flexibility when it comes to payment, offering one-off fees, retainer fees and/or pre-agreed payments taken from your investments. Oh, and just so you know...we don't receive commission from any investment and pension products or providers - but we do for implementing insurance products.



5.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)



# Planning for today, looking forward to tomorrow

Some things in life are guaranteed; death, taxes and great service from your Prosperitas adviser... and the latter will help you to organise and manage the former two! Ultimately, our success depends on the level of success that we bring to you, so you can be sure that we'll always do our best to obtain value for money and the best possible investment returns on your behalf - without question.

As part of our service, we'll ensure that you have a clear picture of where your finances stand now and how they will evolve throughout your life. We don't just focus on the positives either; for a realistic outlook, you need to know the good and the bad, so we'll always deliver hard, honest facts.

Our systems can give you a defined illustration of:

- Whether or not you've achieved financial security - and what to do if you haven't
- The potential effect on your financial position when various 'what if' scenarios are applied.
- Methods for making your financial situation even more secure.
- How to get the best from life, before life takes the best from you.
- The effects that specific expenditures would have, so you can make better decisions.
- Whether or not you need to expose yourself to risks - and how much, if you do.



6.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)

# The building blocks of success

For most people, investing money is at the core of their financial planning strategy; this can include putting something aside in a bank or building society every month, investing via a pension plan, or through building a varied portfolio. The most important thing to remember is that investing does not come in a 'one size fits all' solution.

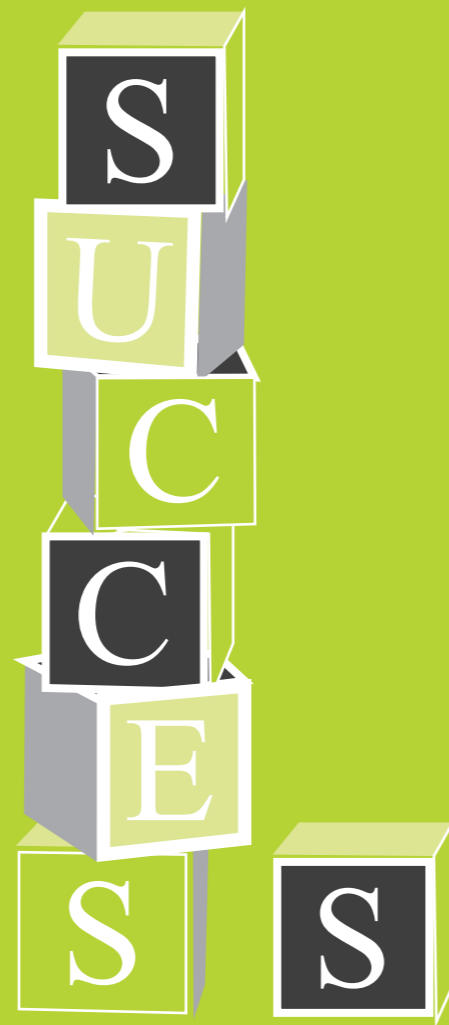
Our fully independent investment advice reaps consistently high results for our clients, whether over the medium or long term. We achieve this by really getting to know you, your attitude to risk, your overall aims and understanding the impact that different options will have on your current position.

Because we personally invest in you, we're able to construct a portfolio that truly reflects your expectations - with no unexpected shocks.

## Personal delivery

Having our support means nothing if you're kept in the dark - so you can request access to your own password-protected portal, which you can access whenever you want, from anywhere in the world.

Here you can view details of your investments, pensions, mortgages and insurances - so you always know exactly where you stand.



7.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)

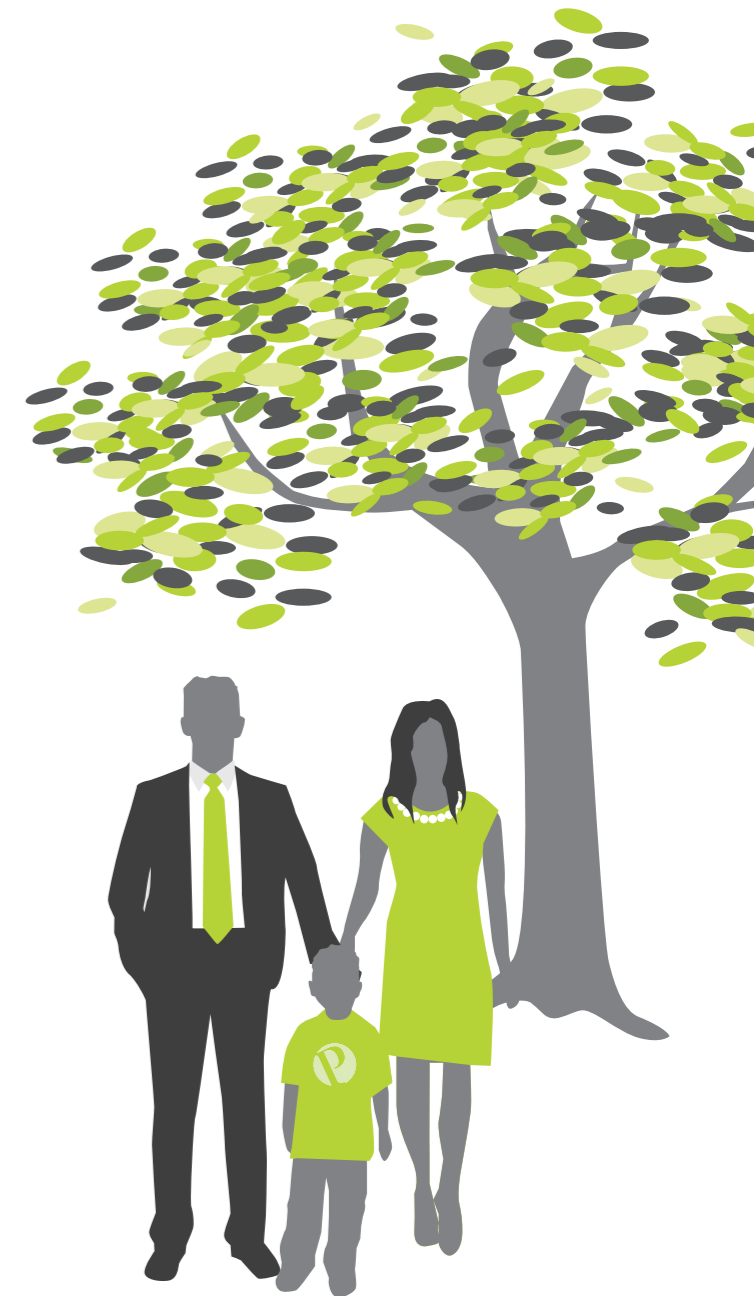
# Firm roots, constant growth

However much we may want things to stay the same, change is inevitable - and for us to provide a truly responsive and up-to-date service, we know that it's imperative that we progress with these changes.

In order to do this we constantly review, reappraise and audit our systems, procedures and communications - as frequently as daily, in some cases. We invest heavily in our team, putting them through a constant programme of education and training, and all of our IT systems are state-of-the-art and consistently monitored and upgraded to keep us ahead of the game.

While it's vital that we undertake this culture of assessment and response-ability, we know that the real measure of our service is how our clients feel; we welcome and actively encourage feedback, because this helps us to meet your expectations and ensure that we're always moving in the right direction.

Through the high quality of both our people and our systems, we're able to live up to our reputation for great service, value for money and excellent investment returns. Only by delivering these exceptional standards can we retain the very people that make our business what it is...and that's you.



8.

call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)



PROSPERITAS  
FINANCIAL SOLUTIONS

# Don't take our word for it

### Sample Director, Sample Company..

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean rutrum sapien nec orci consequat volutpat. Phasellus volutpat, eros et varius posuere, libero ipsum elementum mauris, vitae tincidunt mi odio sit amet sapien. Maecenas ut purus mi, sit amet rutrum justo. Integer eu tortor nunc. Morbi tincidunt lectus vel nibh fringilla vulputate. Aenean convallis ultrices enim vel eleifend.

Morbi sem ipsum, interdum eleifend ornare nec, aliquam vel dui. Curabitur pulvinar, nibh a auctor pellentesque, diam nunc gravida purus, quis bibendum purus nunc et massa. Mauris vitae dictum diam. Donec sagittis, magna scelerisque molestie tristique, purus leo consectetur ligula, vitae aliquet elit mauris a sapien. Donec non mi leo.

### Sample Director, Sample Company..

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean rutrum sapien nec orci consequat volutpat. Phasellus volutpat, eros et varius posuere, libero ipsum elementum mauris, vitae tincidunt mi odio sit amet sapien. Maecenas ut purus mi, sit amet rutrum justo. Integer eu tortor nunc. Morbi tincidunt lectus vel nibh fringilla vulputate. Aenean convallis ultrices enim vel eleifend.

Morbi sem ipsum, interdum eleifend ornare nec, aliquam vel dui. Curabitur pulvinar, nibh a auctor pellentesque, diam nunc gravida purus, quis bibendum purus nunc et massa. Mauris vitae dictum diam. Donec sagittis, magna scelerisque molestie tristique, purus leo consectetur ligula, vitae aliquet elit mauris a sapien. Donec non mi leo.



# How to find us

### From the North

Follow the A65 through Menston, following the Bradford Road until you reach roundabout signposted for the A65/A6038 - take the 3rd exit and then the 1st right to arrive at destination.

Alternatively, follow the A658 until you reach Pool in Wharfedale; turn right onto Pool Road/A659 and continue to follow the A659 until you reach the roundabout. Take the 2nd exit onto the Bradford Road/A6038. At the next roundabout take the 1st exit and then the 3rd exit at following roundabout. Take your first right to arrive at destination.

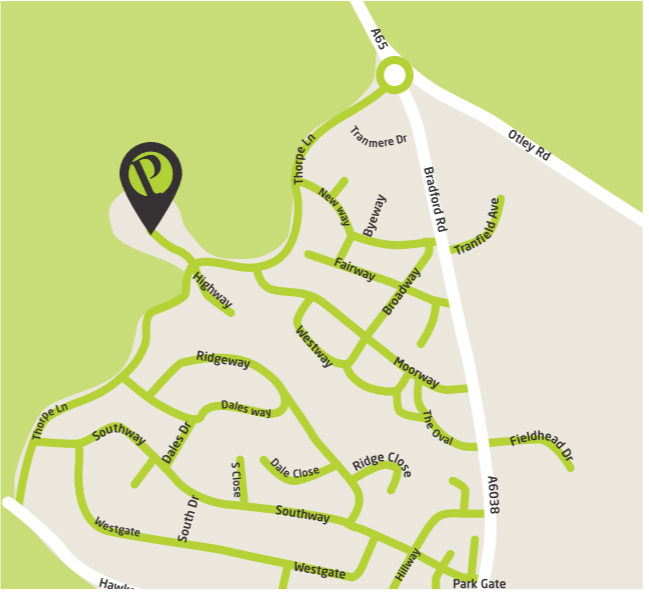
### From the South

Head towards Leeds on the M1 and continue on to the M621, signposted Leeds (centre). Leaving at junction 2, take the 3rd exit on the roundabout, joining the A643.

At the next roundabout, take the 4th exit towards Wellington Road/A58 and then take the exit towards the A65/Ilkley/Airport. Turn left to stay on the A58, which will then turn into the A65.

At the 3rd roundabout take the 2nd exit onto Thorpe Lane and then turn right to destination.

### Map



A conversation doesn't cost anything so please get in touch and start planning your future, today...

PROSPERITAS FINANCIAL SOLUTIONS Ltd  
call us on 0845 838 5838 or email us [info@prosperitas.co.uk](mailto:info@prosperitas.co.uk)

