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Myles Munroe Financial
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PRINCIPLES AND PRACTICES OF FINANCIAL MANAGEMENT 5

1.2 DIFFERENCE BETWEEN PRINCIPLES AND PRACTICES

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the With Profits Fund and are
designed to be long-term in nature.
(Both the “ Principles ” and

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you could buy yourself and, along with the other investors in your fund, you share in any returns or losses made on all of the assets within the fund.

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(1) A firm must: (a) establish and maintain the PPFM according to which its with-profits business is conducted (or, if appropriate, separate PPFM for each with-profits fund); and. (b) retain a record of each version of its PPFM

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And five years. (2) A firm's with-
profits principles must:

COBS 20.3 Principles and
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...

Principles and Practices of
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that carry out with-profits
business are required to publish
the Principles and Practices of
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that are applied in the management
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Principles and Practices of

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and we believe that the PPFM will help with that aim. In managing with-profits business, firms rely on their

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not merely because of their scope and scale, but because of some of the concepts and principles which have fashioned their design and implementation.

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tackle the traditional financial constraints have placed the present day finance manager in a situation to learn new skills and constantly update knowledge to take financial decision in a competitive environment, develop a familiarity with the analytical

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