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# Fair Value Statement

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## Introduction

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This document is aimed at providing you with a brief overview of our firm and to introduce our services.

In this document, we intend to illustrate how we assess value and whether there is fair value between the total price of the service and the benefits and their quality that our clients receive.

Unique Financial Planning was founded in 1991 and now operates from 6 offices in Oxfordshire, Surrey, Dorset, Hampshire, and Hertfordshire. Our relationships with our clients are at the heart of our business. Our aim is to support the financial decisions they make, and the strength of our relationships is reflected in everything that we do. Navigating the complex rules, jargon and tax in financial services can often require help and all our financial advisers have the experience and skills to support our clients to plan their financial future.

Whether it's saving for retirement, building a safety net for unexpected events, buying a first home, or making sure family and dependants are adequately covered in the event of redundancy, an accident or long-term illness, developing a plan for our clients is central to how we work.

Our team of highly qualified advisers are here to help our clients identify and realise their goals and ambitions. They understand the complexities and nuances of financial planning and can provide real, practical advice to meet our clients' needs. They are backed-up by professional customer support teams in each of our locations, which means they can always be sure of an efficient service and friendly voice waiting to help.

### **Our Wealth Management Service**

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The Wealth proposition delivers the full breadth of holistic Financial Planning and Wealth Management Solutions for our clients throughout the various stages of their financial life cycle. It is based on lifetime client engagement, and designed to provide our clients with a personalised financial strategy and ongoing advice service which ensures their plan remains relevant and suitable for their needs.

We know this approach contributes materially to the value and peace of mind we deliver to our clients and their families, often over many decades.

## The Value of our Service

### We are a Best Practice IFA Group Appointed Representative

- Best Practice IFA Group provide UFP with their training and compliance as well as regulatory supervision.
- The quality and services of Best Practice IFA Group give us the confidence that we will remain at the leading edge of our profession. We are confident that the advice we give you is flexible to your changing circumstances.

### Holistic Financial Planning

- We work with you to look at not only what you have but your goals and objectives for the future and will put in place and agreed strategy to form part of regular reviews to ensure you stay on track.

### Our Financial Planning Service and Wealth Service

#### Initial Advice

In order to build a plan for your goals and objectives, it is important we understand as much about you as possible. This encompasses not only your financial situation but what you are hoping to achieve over the medium and long term. Our advisers propose a plan that will set the starting point for a relationship we hope will last many years, built on trust, and provide you and your family with clarity, understanding and peace of mind about where you're headed.

These are some of the elements of the initial advice process:

- An initial discovery meeting.
- Subsequent conversations and meetings
  - o to really get to know and understand you
  - o Establish your goals and objectives / needs and wants
  - o Establish your priorities
  - o Establish your attitude to risk and capacity for loss
- Analysis of any existing planning and related solutions/investments you may have
- Research the range of potential solutions
- Construction a holistic and bespoke financial plan
- Meeting/s to discuss the financial plan and recommendations
- Agree implementation and strategy

We'll ensure you are given all the time you need to understand all the elements of our planning solutions and recommendations for you and how we would propose to implement them.

### Ongoing Advice: Wealth Proposition Service

- Our ongoing advice service ensures you have access to your adviser and their support teams throughout the year to provide proactive guidance and support to help deal with any help and support you may need. The relationship you have with your adviser and our team is designed to meet your personal service needs and expectations, delivering you value, peace of mind and financial security.
- Where available you'll have access to your account online with full transparency of your portfolio.
- We send out regular newsletters as well as keep you up to date with any Budget announcements that may affect you.

### Advisory Services – Tax Efficiency

- In any of the advice we give, we consider your current tax position as well as what it may be in the future; we tailor our proposals to ensure you are investing as tax efficiently as possible and making full use of your allowances.

### Advisory Services - Annual Review Service

- We believe that financial plans should be regularly reviewed to ensure it is still suitable for your situation and offer an annual review meeting to go through any changes in both your circumstances as well as any legislative or tax changes that may impact the advice, we have previously given you.
- We'll provide you with an annual review report as part of the meeting and review how your investments are tracking against your goals. We'll consider the outlook for markets and the economic landscape, discuss any changing tax regulations which might impact on your current plans and refresh your risk appetite and capacity for loss, any new goals or changes in your objectives.
- We strive to ensure that the advice we give is flexible enough to adapt to changing circumstances, both in terms of your own financial journey and government legislation; we work with your other professional advisers such as accountants and solicitors to ensure that we do not do anything that could impact or change the outcomes you are working towards.

## Advisory Services – Annual Review Service with Cash Flow Planning / Forecasting

- Where appropriate Cash Flow planning provides a visual illustration of how your investments and wealth will move over time in relation to the financial plans that we formulate to meet your goals. This gives clients considerable comfort knowing that there is some mathematical rigor to our advice and how it will help them to meet their goals. It also allows us to run potential scenarios through to see if, for example, you can afford to gift, retire early, or pay for schooling.

## Our Investment Proposition (and Philosophy)

### Philosophy and Investment Research Methodology

- Our investment proposition is researched to provide the most suitable investment solutions to cater for your needs. We choose to outsource investment management to professional money managers to allow us the ability to take a holistic overview of all your planning.

## Retirement Planning

- This is an area of planning which is ultimately, the most important part of your financial journey; annual reviews will allow us to work together to keep you as in track as possible and adjust for market movements and other economic factors such as inflation.
- Our advice on accessing your pension will consider the most appropriate and tax efficient way to access your pension assets in the context of your short-, medium- and longer-term lifestyle needs and wants and your retirement lifestyle goals. Where appropriate we will use cash flow planning to help you visualise the sequencing of your planned drawdown flightpath, and stress test your goals for your retirement years.

## Advisory Services – Family Protection Planning

- Whether it is protecting others against the financial consequences of your death or protecting yourself against serious illness, our advisers will help you understand the level of cover you need and work with you to provide peace of mind that you and your family are able to maintain your lifestyle and still meet your longer-term financial goals, in the event of ill health or death.

## Advisory Services – IHT and Estate Planning

- Inheritance tax planning is a complex area of planning and one that should always be done with a qualified adviser who will talk you through the various options and investments that can help mitigate the impact of inheritance tax on your estate.

## Advisory Services – Mortgages

- Whether you are buying your first home, taking a step up to a larger property or looking to release money for home improvements, we can help you to understand your options and find the best deal to suit your needs.

## Advisory Services – Equity Release

- Equity release can be a valuable source of financial planning for clients aged 55 and over. Our specialist advisers will ensure you fully understand your options and that any advice to release equity from your home is suitable for your circumstances and needs. There may be other options to consider before taking this step and we will ensure these are understood before you make any decision about an equity release loan.

## Advisory Services – Market and Product Research and Analysis

- To recommend the most suitable solutions for our clients, we use professional tools to conduct research and analysis of provider and product solutions. This ensures we can make recommendations to best meet your needs and goals.

## Advisory Services – Corporate Services

- We can advise business owners and corporates a range of compliant Group Pensions and Group Risk and Employee Benefits Solutions.
- We can also talk to you about providing educational financial wellbeing services to sit alongside your other employee benefits. Improving the financial wellbeing can multiple tangible and intangible benefits to an employer, including reduced stress and reduction in workforce absenteeism.

## Advisory Services – Advice for Entrepreneurial Families

- We can advise Entrepreneurial families and small business owners on a range of protection and succession, intergenerational wealth transfer solutions. This will usually involve working in collaboration with your accountant to ensure that all aspects of the advice are considered.
- We offer advice for shareholder and key-man policies as well as the use of trusts to ensure they are as tax efficient as possible.

## Non-advisory Services – Other services

Empirical studies have shown that working with a professional financial adviser can through the coaching, interventions and education which comes from financial coaching and guidance alone, can add as much as 1.5% of additional annual investment performance versus investing without the support of a professional adviser

### Life Goals Planning

- To help you consider your short / medium / long term goals in life and provide a strategy to achieve this.

### Financial Coaching

- Financial Coaching can add value at various times throughout the financial planning journey and help you to make considered financial decisions.
- Amounts to invest to meet your goals
- How and when to release capital or take income
- Reassurance in volatile market conditions
- Understand how markets work and the journey you can expect
- Understanding legislation and tax changes

### Education Planning

- Many clients want to support their children through university, and we can help you put in place a financial plan to meet these costs in full or in part. This will provide you with the knowledge and peace of mind that this very important goal is in hand and will be reviewed year on year to make sure you are on track.

### Market Briefings and Investment Updates

- Our quarterly newsletters and market updates provide actionable insights and intelligence in a simple easy to read format.

### Maintaining professional competency – Annual CPD

- As a Financial Planner, each year we evidence the learning activities we have completed to maintain competence in our role and improve our knowledge This allows us to continue providing suitable and up to date advice to you, year on year.

## Technology

- One of the reasons Unique Financial Planning chose to work with Best Practice IFA Group is their technology, which provides us with every confidence in the security of our client's information. This decision is something we know our clients expect us to get right. It's incredibly important to our clients and a reason they feel safe working with us.
- You'll find all your plans, documents, and updates in one place and can securely message your adviser any time.
- Your financial details are safe with us. So, while you log on hassle-free, no-one else can get anywhere near your data.

## Summary

Some firms offer a service. We offer a promise. We know that every one of our clients is unique – we'll look at the big picture and find what's right for you.

Considering all areas included in the assessment of value, we believe the service provided is demonstrating value overall and our service proposition along with this value statement has been approved by our network, Best Practice IFA Group Limited.

Important information: Unique Financial Planning Limited is an appointed representative of Best Practice IFA Group, authorised and regulated by the Financial Conduct Authority, registration number 223112. Registered in England and Wales No 04490633. Registered office: Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, England, RH12 4QP.