VERUM
FINANCIAL PLANNING

Fair Value Statement

October 2023

Introduction

This document is aimed at providing you with a brief overview of our firm, to introduce our services and highlight the value we believe we can add to your life.

In this document, we will explain how we work with you, what we do, and importantly what we do not do. This will allow you to consider whether the cost of our services represent fair value to you compared to the benefits you receive as a result of working with us.

Our Purpose

Our purpose is to empower people to live their version of a rich and fulfilling life.

Our service proposition has been designed to help clients live their version of a rich and fulfilling life, without the fear of running out of money or dying with too much, all whilst ensuring fair value is received when engaging with us.

How We Do It

Our unique four step process, Rich Life™ helps people visualise, design, achieve and maintain their version of a rich and fulfilling life by answering the only question that matters when it comes to money, am I going to be okay, can I live the life I want.

It's about more than just investing, it's about understanding what you want your life to look like, making sure you have the resources to live it, whilst ensuring you are protected from life's surprises on your journey.

What We Do

We believe we're in the human nature business and our product is financial wellbeing.

We change lives for the better, creating joy and providing peace of mind, by being your trust guide throughout your journey to your Rich Life™. We

- Help you visualise and articulate your version of a Rich Life™.
- Understand your fears and concerns.
- Craft your Rich Life™ Financial Blueprint for Success that incorporates your hopes, dreams and aspirations for the future.
- Create a diversified investment portfolio designed to meet your specific goals.
- Work with you to ensure you behave your way to wealth and avoid misbehaving your way to poverty.
- Help remove any anxiety you may have about feeling financially disorganised.
- We are a caring, considerate sounding board for all your major (or minor) life decisions.
- Help you avoid the mistakes most investors make.
- Ensure you stay on track through all the stresses and strains of an investing lifetime.

We Don't

- Make predictions or forecast the direction of the economy or the stock market, **no one can.**
- Manage your portfolio without a Financial Blueprint for Success.
- Time the markets, **that's speculating not investing.**

Who do we work with?

We work with successful business owners, executives and their extended families working towards financial independence, along with wealthy families looking to protect or distribute their wealth for the benefit of their loved ones.

Accumulators

Those who are looking to build their wealth with a view to achieving financial independence, the day when work becomes optional. Our signature Grow programme has been designed for people looking to achieve financial independence.

Consolidators

For those who have achieved financial independence and are now looking for confirmation that they can afford to live their version of a rich and fulfilling life, without the fear of running out of money. Our Freedom programme was designed for this purpose.

Decumulators

For those that are living their own version of a rich and fulfilling life, whilst passing their excess wealth to the next generation. Generally looking for the peace of mind that they can continue to live the life they desire, without the fear of running out of money, or dying with too much. Our Legacy programme was designed to help clients meet this goal.

The Value of our Service

We offer the following:

- A personalised service to all clients within our target market
- A service, tailored to your individual hopes, dreams and aspirations; our unique four step process considers a vision of future life, the financial resources available both today, and, in the future, along with the type of risk you are prepared to withstand to assist you in achieving and maintaining your Rich Life™.
- The provision of an evidence based, risk adjusted, costed, managed, diversified long-term investment strategy to help you achieve and maintain your Rich Life™.
- Sustainable balanced strategies aimed at providing income into and during retirement.
- Financial forecasting allowing us to stress test your plans against historical market events and simulate how such events could impact your Blueprint for Success.
- Provision of a personalised estate planning strategy, where appropriate, to include intergenerational wealth transfer and protection to help you protect your wealth. We work with other professionals who have a deep knowledge and understanding of HMRC tax rules in relation to clients and their estate's assets. We can help you to understand the value of any future liabilities, design and implement strategies to reduce this burden, often saving clients significant tax charges. Providing peace of mind that your loved ones will be looked after when you are gone.
- Independent, holistic, and unbiased analysis of the market with any product recommendations justified in terms of cost and suitability for a client's personal circumstances.
- Verum are an Appointed Representative of Benchmark and the network provide an institutional regulatory supervision and compliance framework service which provides us with a high level of regulatory assurance and leading-edge client management systems.
- This high quality and financially sound organisation ultimately provide us with a high level of assurance and comfort around the regulatory framework of the proposition and services we deliver to you, our clients.

Summary

Working with a professional financial planner such as Verum, provides expertise and peace of mind, we support you through life's journey educating you and coaching you when life throws you a curve ball which it inevitably does. We share your vision, consider appropriate strategies, execute them, and maintain them. We work with you to understand your vision of your future life, the financial resources you have available both today and, in the future, to assist you in living the life you desire.

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, Benchmark.