



WHAT WE BELIEVE

10 core beliefs that underpin everything we do

1 There are only two types of investors

Some investors outlive their money while other investors' money outlive them.

Our primary purpose is to guide you towards an independent retirement you can't outlive.

2 Purchasing power is the only sane definition of money

Money is only useful to the extent that it helps you fund the life you want to live.

3 Inflation is the investor's chief enemy

Inflation is the biggest threat to the purchasing power of your money. It is the slow and steady increase in the price of goods and services, and your financial plan needs to be designed to defeat this enemy.

4 Global equities provide the best protection from inflation

Historically, global equities (ownership of the great companies of the world) have been the asset class that offers the highest long-term returns and, therefore, provides the best protection against inflation for investors.*

5 We are owners, not speculators

When we invest in global equities, we do so as long-term owners of businesses, not as short-term stock market speculators.



6 Temporary market declines are guaranteed and cannot be timed

Equity markets undergo frequent, temporary declines that cannot be predicted or timed. The only way to match the market return is to remain invested at all times.**

7 Goals > Plan > Portfolio

Any investment portfolio decisions must be made based on a personal financial plan, and any financial plan must be based on your unique circumstances and life goals.

8 No portfolio changes without good reason

If there's been no change to your circumstances and goals, your plan should not change. If there's been no change to your plan, your asset allocation within your portfolio should not change and be reviewed regularly.

9 We always act on a plan and never react to current events

Lifetime investment success comes from continuously acting on your plan. Likewise, substandard returns and even lifetime investment failure come from reacting to current events.

10 Simplicity is the ultimate sophistication

We believe that transparent simplicity will always triumph over opaque complexity.

*Source: TIMELINE CHARTS 2025 using data from Morning Star

**Source: TIMELINE CHARTS 2025 "The Long Game"





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Verum Financial Planning Ltd FCA registration number 977097 | Best Practice IFA Group Ltd FCA registration number 223112

Version 01 - Dec 2025



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