



Appendix 4 -Fair Value Statement

Firm Name: Shaun Hart Chartered
Financial Planning

1st January 2025

About Us

Introduction

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

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

More formally, Shaun Hart Financial Planning Limited is a firm of financial planners and an Appointed Representative of Best Practice IFA Group Limited, which is a network that promotes a high level of market standards through the provision of back-up resource, technology, training, and support. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112 and a full list of Appointed Representatives can be found on the FCA register www.fca.org.uk/firms/systems-reporting/register.

As a Chartered Financial Planner with many years of experience, I will help you with every aspect of your wealth management and financial planning. I provide unbiased financial advice across all areas of your financial planning, delivering qualified guidance, and clear strategies that are right for you and your family.

Friendly, trusted financial advice in Lewes

As a client of Shaun Hart Chartered Financial Planner, you will benefit from receiving knowledgeable advice you can trust. This is backed by 'Best Practice', one of the largest IFA organisations in the UK.

I offer completely independent financial advice and wealth management covering the entire spectrum of financial products.

Qualified, Experienced Wealth Management

I hold both the Chartered Financial Planner and Certified Financial Planner (CFPCM) qualifications and I am a Fellow of the Personal Financial Society (FPFS) which is the very highest designation awarded by the PFS. I am also an Associate of the Institute of Financial Planners.

I have a wealth of experience and can help you with your Financial Planning, Wealth Management / Portfolio Management, Retirement Planning Tax Planning, Estate Planning, Protection Planning.

The Value of our Service

At the core of what I do is my belief that you are the most important component of my business. I will meet and listen to you to gain a clear understanding of your requirements, aspirations and goals. I will then create a financial strategy flexible enough to adapt as your life changes, and along the way, build a long-term relationship built on trust that helps you fulfil your financial goals.

Chartered Financial Planning Business

Why we choose to be a Chartered Financial Planning Firm – and how does that translate to value for our clients.

Describing our commitment to the highest level of professionalism in our industry.

- Being recognised as a Chartered Financial Planning Firm means we are committed to the highest standards of professional competency, ethical standards, and integrity. We represent the gold standard in financial planning. We know this gives our clients a great deal of comfort.
- The requirement to become a chartered financial planner with the Chartered Insurance Institute, is the culmination of years of learning and professional practice.
- I hold both the Chartered Financial Planner and Certified Financial Planner (CFPCM) qualifications and I am a Fellow of the Personal Financial Society (FPFS) which is the very highest designation awarded by the PFS. I am also an Associate of the Institute of Financial Planners.

Network Member Firm Business

Being an Appointed Representative of the Network – a “Member Firm”.

Why did we choose the Network to work with?

How does working with Benchmark benefit our clients?

- The Network provides 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 me with a high level of assurance and comfort around the regulatory framework of the proposition and services I deliver to you, my clients.
- By leveraging the quality and services of an organisation like Benchmark, a Schroders PLC Group Company, we have comfort that we will remain at the leading edge of our profession, ensuring we maintain a “Best Practice” approach to serving our clients. Many of the benefits we derive, we see as having direct value add relevance for our clients, including:
 - The provision of an independent complaints handling process for all of our clients,
 - enhanced professional indemnity insurance.
 - integrated client technology systems, including the Wealth Platform
 - independent compliance supervision of our advisers and the suitability of our client advice.

Your Proposition – Initial Advice (Onboarding)

What is your initial advice process and what value will your clients derive from this?

Initial Meeting

1. Focus On You

At the core of what I do is our belief that you are the most important component of my business. When I enter into a relationship with you, I take the time to learn how best to serve you based on your needs, goals and values. By working closely with you, I will help you identify your key goals and objectives, and then help you achieve these by managing your finances in the most effective way. This focus on 'you' drives our relationship and determines the services and solutions I offer.

2. Our Investment Approach

I will analyse the information gathered regarding your personal and financial position, evaluating how this relates to your goals, needs and priorities. This analysis will typically utilise sophisticated financial tools as I look objectively at the very best products and services available from the whole of the financial market. These help me to understand what the future might look like based on your current position and taking account of how things might change going forward.

3. Personalisation

Analysis and evaluation will enable me to identify appropriate financial planning strategies for you. Using leading technology available to myself, I am able to research the whole of the market and provide you with advice that is altogether personalised and uniquely tailored to your specific needs. My recommendations and course of action will be explained clearly and in a way that you can fully understand. Together, we will create a long-term financial plan which continually evolves as your circumstances change.

Advisory Services - Annual Review Service

What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?

- For me and my clients, this is an integral part of the financial planning journey and my ongoing advisory service. It gives us both an opportunity to sit down with you and your family, to reflect on the past year and to look forward and consider what might be on the horizon for you in the coming years. To give you reassurance and peace of mind about how your investments are tracking against your goals and to review our plans in the context of any changing circumstances in your life, new goals, or changes in your objectives.

	<ul style="list-style-type: none"> • We consider the outlook for markets and the economic landscape and changing tax regulations which might impact on your current plans. We make sure everything we are doing remains suitable and is aimed at helping you and your family to achieve your goals. • An opportunity to think about the coming years, plans for your family, begin to consider key life stages and events and how we might need to adapt our plans for them. • Ensures your current position is still appropriate for you. • To carefully consider tax planning and the current tax regime at that time. This might include using your annual ISA and Pension allowance for example, changes to Capital Gains Tax and Personal Income Tax, IHT thresholds as simple examples.
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Advisory Services – Family Protection Planning

<p>What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?</p>	<ul style="list-style-type: none"> • It may be an uncomfortable subject, but we all need to plan for the unforeseen in life and how this would impact ourselves and our family. I can help you to consider different scenarios which could occur and identify if there are any shortfalls in your protection planning. I can explain what options you have to address these shortfalls and how they would ensure 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. • Access to professional tools and paraplanning resources/staff to conduct analysis and research to find the best/most suitable product. Use of trusts to provide ease of access, control etc.
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Advisory Services – Holistic Financial Planning

<p>What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?</p>	<ul style="list-style-type: none"> • It is not just about monetary goals. Robust Financial Planning is about life and family and a consultative approach. This enables me to help clients to think about things they may not have considered and how plans can work together to create a cohesive timeline of advice.
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Advisory Services – Retirement Planning

What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?

- Clearly a key life phase. This is an area of planning which deserves significant time in reviewing for our clients each year. Often in the background, checking on progress of plans and investments you have made to fund your life in retirement. Adapting to market swings and modelling various impact scenarios. Retirement planning is one of the most valuable services we provide our clients.
- Around 40% of my clients are currently in retirement, following my advice and drawing on their assets to live a stress-free life in retirement. Our retirement planning takes the worry away from our clients.

Advisory Services – Tax Efficiency

What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?

- Making sure I consider tax reliefs and allowances, enables my clients to maximise their after-tax wealth. If you don't take advantage of annual tax reliefs, then you could quite literally be paying more tax than you need to. I will evidence the amount you have potentially saved through our planning.

Advisory Services – Market and Product Research and Analysis

What advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?

- To recommend the most suitable solutions for our clients, I use professional tools to conduct research and analysis of provider and product solutions. This ensures I can make recommendations to best meet your needs and goals.
- These research tools include Defaqto, IRESS Exchange and Morningstar and I meet the costs in full for these important research tools and the costs are not passed on to you as my client.

Non-advisory Services – Other services

What non-advisory services do you deliver as a Financial Planning Firm and what do you feel is the value your clients derive from each of these services?

Consider other non-advisory services you offer and how these add value to your clients, such as:

Life Goals Planning

- To help my clients consider their short/medium/long term goals in life and provide financial solutions to help them in their plans to achieve these goals.

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.

- Financial coaching – professional sense check – behavioural guidance - we help to take the emotion out of financial decision making and helping clients avoid falling into common mistakes.

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

- Provide a detailed Quarterly analysis which discussed 'Head Winds and Tail Winds' in the markets at that particular time. (This is sourced from SEI Investments Limited).

Maintaining professional competency – Annual CPD

- As a Chartered Financial Planner, each year I am required to evidence the learning activities that I have completed to maintain competence in our role and improve my knowledge. This allows me to continue providing suitable and up to date advice to my clients, year on year.

What is your investment proposition how does it add value to your clients?

Philosophy and Investment Research Methodology

- My investment proposition is researched to provide the most suitable investment solutions to cater for your needs. I choose to outsource investment management to professional money managers. My skills are in selecting which ones to blend together to build portfolios aimed at meeting your goals. I have the time, resources and professional skillset to monitor your investments and the investment managers. This helps to make sure we stay on track to meet your goals. I will tend to your investments while you give all the other things in life your full attention.
- Our investment proposition is researched to provide the most suitable investment solutions to cater for your needs.
- This ultimately gives our clients great comfort that their investments are being managed by investment professionals and their financial plans are being looked after by highly qualified financial planning professionals. This is the value that a relationship with our firm provides. It is exactly what my clients pay for.

Discretionary Fund Management/Model Portfolios from Multi Assets

- I recommend discretionary investment management solutions for my clients. I believe this adds value because it helps secure a highly diversified portfolio, with a wide range of asset classes and is actively managed with access to some of the world's best portfolio and fund managers.
- My approach means that my time is focused on you. I let the professional investment managers monitor the markets on a day-to-day basis. I then constantly review their performance against other portfolios and a series of benchmarks. I feel this combination delivers you the best value.

Rebalancing

- Auto-rebalancing of your portfolio on a regular basis, to reset your investments back to your agreed initial investment mix. I will also proactively consider the tax consequences of these actions and will ensure I am taking advantage of any tax reliefs or allowances that you are entitled to.
- This is a proactive investment management service which helps to keep your investments on track to meet your goals and saves you money through utilisation of your annual capital gains tax allowances.

	<ul style="list-style-type: none"> • Helps to ensure your investments and selection of funds / asset classes remain aligned to your chosen attitude to risk and capacity for loss. • Helps to reset your investments on a regular basis back to your strategic investment plans, by adjusting dynamically for swings in markets.
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Technology

<p>What technology do you use and how does this add value to the client?</p>	<ul style="list-style-type: none"> • One of the reasons we chose to work with Benchmark, was their technology. Something they have won numerous awards for. Ultimately backed by Schroders, we have every confidence that the security of our client's information within Benchmark's client management technology systems, is in very safe hands. This decision is something we know our clients expect us to get right. It's incredibly important to them and a reason they feel safe working with us. • My Client Relationship Management (CRM) system creates a unique adviser efficiency and allows me to be able to respond very quickly to client requests. For example, valuation requests, Tax Reports and Annual Pension Contributions, ISA investment confirmation amongst many others. • Client technology such as the Wealth Platform Site. This is a superb facility for my clients and allows them to gain portfolio information, performance data, store important financial information and even documents. It provides Tax Tables and the current fund factsheets of all holdings with my client's portfolio. It even shows the individual performance of every single fund within an overall portfolio.
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Your Staff / Adviser Training and Development Programmes

<p>What adviser training do you have in place and how does this add value to the client?</p>	<ul style="list-style-type: none"> • Whilst I am the only adviser within Shaun Hart Chartered Financial Planning, I constantly challenge myself to seek and learn new information within the financial services space that will in turn allow me to become better at what I do for my clients. This in turn may well be tax saving, effective IHT planning, retirement ideas and solutions as some simple examples. • I have a robust CPD programme to maintain professional knowledge and standards, understand regulatory and tax changes and how these may give implications and opportunities to my clients.
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General Value Statements - Working with your Firm / a Financial Adviser – Tangible and Intangible Benefits

General value adding statements	<ul style="list-style-type: none">• Working with an experienced professional Chartered Financial Planner provides expertise and peace of mind.• I continue to build multi decade trust-based relationships with my clients. I get to know what really matters most to them and their families. What they are trying to achieve in life and help them to achieve it.• Our client financial relationships are often the longest standing relationships that my clients have. They lean on me for so much more than the financial plans that I cultivate and manage for them. This doesn't happen without trust, and I actively encourage all clients to feel free to make contact on a perpetual basis.
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Summary

I have a significant number of clients whom I have worked with for decades and they regularly express their gratitude for the long term client relationship that we have established. Many clients have said that the strong, constant and robust financial planning that they have in place is simply 'life changing' and allowed them to achieve real financial security.

I have asked clients for testimonials to explain in their own words the financial relationships that we have established together, and these are easily visible and accessible for all to read at www.shaunhartcfp.co.uk

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

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