GWS
FINANCIAL PLANNING LTD

Fair Value Statement

Firm Name: GWS Financial Planning Ltd

September 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, 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.

As owner and Financial Adviser of GWS Financial Planning Ltd, I have been advising since the year 2020, whilst working closely with advisers since the year 2015. I have managed a client bank of £64m which included a variety of cases such as;

- Retirement Planning
- Inheritance Tax Planning
- Investments
- Protection

I have set up GWS Financial Planning Ltd to build on that knowledge and manage a client bank in a way that I deem best practice, drawing on the experience gained from multiple advisers over the years.

The office can be found at: Office 15c, Dransfield House, Fox Valley, S36 2AB.

Our service proposition has been designed to meet the needs and objectives of our clients and to ensure fair value is received by engaging with our service.

We work with clients who are still working and building their assets, planning for retirement, or enjoying their retirement years. We also work with clients looking to protect against liabilities, or plan for leaving assets to beneficiaries after death. Our service proposition is suitable for clients who have overall assets of £50,000 and upwards, or income in excess of the higher rate tax threshold.

The Value of our Service

Network Member Firm Business
Being an Appointed Representative of the Network – a "Member Firm". • 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. • 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.

Initial Advice (Onboarding)

Below is the initial advice process followed with every new client, setting the baseline for an on-going value-based relationship with clients:

- Discovery Meeting
- Full get you know you meeting
- Establish your goals and objectives / needs and wants
- Establish your priorities
- Establish your attitude to risk and capacity for loss
- Analysis of existing planning
- Research of potential solutions
- Construct a holistic financial plan
- Meet to discuss the financial plan and recommendations
- Agree implementation

By following the above process, we can clearly identify your individual needs and objectives before finding a solution that works for you.

Annual Review Service

For us and our clients, this is an integral part of the financial planning journey and our annual ongoing advisory service. It gives us 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. This will include:

- 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.

- 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

- During the review, top-ups can be discussed and implemented to help you achieve your goals in the most tax efficient manner possible.

Annual Review Service with Cash Flow Planning / Forecasting
We use Cashflow Modelling (where appropriate) for the following reasons: • Helps us to show you visually how your plan has been set up to meet your objectives. • The cash flow forecasting provides a visual illustration of how a client's investments and wealth will move over time in relation to the financial plans that we formulate to meet their goals. This gives clients considerable comfort knowing that there is some mathematical rigour to our advice and how it will help them to meet their goals. • Cash flow planning allows us to scenario test your plans against historical market events and simulate how our clients' goals could be impacted by these types of events. It allows us to show how risk events might impact portfolios. It's a really great way to help you understand more about investment risks and how it translates to the plans you have in place. It helps you to feel more informed and comfortable about your plans.

Family Protection Planning
• 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. We can help you to consider different scenarios which could occur and identify if there are any shortfalls in your protection planning. We 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.
Holistic Financial Planning
• It is not just about monetary goals; this is about life and family and a consultative approach. This enables us 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.

IHT and Estate Planning
• We work with your 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 to understand the value of future liabilities and design and implement strategies to reduce this burden, often saving clients thousands of pounds in potential tax charges. This provides real value and peace of mind that your loved ones will be looked after when they are gone.

Retirement Planning

- 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.

- Many of our clients are currently in retirement, following our advice and drawing on their assets to live a stress-free life in retirement. Our retirement planning takes the worry away from our clients.

Tax Efficiency

- Making sure we consider tax reliefs and allowances, enables 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. We can evidence the amount you have potentially saved through our planning.

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.

- The tools used come at a cost to the user. We absorb that cost on your behalf, saving you from paying monthly subscription fees to use them.

Corporate Services

- We offer advice on protection available through the business, both to staff members and Directors, as well as advising on the company pension scheme being offered. This can improve the tax efficiency of the company, whilst providing better benefits for the employees.

- We can also offer presentations to staff members to give them an overview of pensions and the importance of planning for their future. This can lead to further one-to-one sessions that are more individual for a person's needs, but we can start with a generalist approach for them.

- We can also manage surplus cash for the business on behalf of the company. This can either be cash based or through using an investment portfolio. This should provide better returns for the company, increasing revenues and subsequently increasing the value of the business over time.

Advice for Entrepreneurial Families

- Business advice – key man insurance / shareholder protection planning – this can ensure a company can continue should a valuable member of staff pass away. It can cover the loss of revenue or the hiring costs of finding a suitable replacement for example.

- Relevant life cover for Directors can provide tax efficiency as a business deductible expense and savings can be illustrated in £'s and pence, which can be significant for a company.

- Referrals to professional services firms - Leveraging years of experience cultivating trust-based relationships with professional services firms, particularly solicitors. This can ensure you receive the best overall advice for the company, rather than good advice in just one area.

Other services

Life Goals Planning

- To help 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

- We will keep you informed of market updates and changes to the portfolio to accommodate these changes, giving you peace of mind that the investments are being monitored and managed on a regular basis.

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 our clients, year on year.

Your Firm’s Investment Proposition (and Philosophy)

- 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. Our skill is in selecting which ones to blend together to build portfolios aimed at meeting your goals. We have the time and professional skillset to monitor your investments and the investment managers. To make sure we stay on track to meet your goals. We tend to your investments while you give all the other things in life your full attention.

- We adopt a blend of active and passive investment management strategies in our client solutions because this can provide a more cost effective solution for you without necessarily compromising on performance.

- We use the ARC range as a benchmark for performance for the policies used. This is the mean average across like-minded companies, giving a true reflection of performance.

- 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's what our clients pay for.

Technology

- 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.

- Our client management systems create adviser efficiency. By saving time on administrative tasks, we can focus more on the advice our clients are needing. This includes having more time to conduct research and assess any legislative changes being introduced.

- Client technology such as an online portal. This allows the client to make changes to their details as and when they occur, allowing the adviser to be up to date when a new review meeting occurs. Changes are communicated securely as well, allowing for privacy of data.

Staff / Adviser Training and Development Programmes

- Within our profession we must undertake regular CPD. This involves; taking exams, attending regular webinars/seminars put on by providers and doing our own reading into current market and legislative changes. This gives you peace of mind that we are advising based on the most up to date circumstances for your needs.

Working with a Financial Adviser – Tangible and Intangible Benefits

- Working with a professional financial planner provides expertise and peace of mind

- We build multi decade trust-based relationships with our clients. We 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 relationships are often the longest standing relationships our clients have. They lean on us for so much more than the financial plans we cultivate and manage for them. This doesn't happen without trust.

- List the marketing communications you provide to clients, including generic and targeted communications, and how they add value.

Summary

Overall through seeking financial advice, you should receive a clear plan for your future that is absolutely in line with your needs and objectives. You should also maximise the tax efficiency of your wealth both during your lifetime, and when passing onto beneficiaries. This means you should maximise the wealth for your future and for future generations. Using an adviser keeps a clear vision and ensures you remain on course to achieve your targets where possible.

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 Capital.