



Fair Value Statement

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About Us

This document is aimed at providing you with a brief overview of our firm, to tell you what you can expect from us and to introduce our services to you.

In this document, we will explain how we work with you and illustrate how we assess value. This will allow you to consider whether there is fair value between the total cost of our services and the benefits and outcomes that our clients receive.

Vita Plannings aim is to provide you with peace of mind answering the questions that matter, Am I going to be okay, can I live the life I want? It's more than just investing or planning it is a journey together, understanding what you want your life and your loved ones lives to look like, making sure you have the resources to live it. We look to establish and maintain long-term relationships in order to accompany our clients on their life journeys. Our average client relationship is currently 15 years, with some over 25 years, which demonstrates our commitment to the long term financial security of all our clients.

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

What Sort of People do we Work With?

ACCUMULATORS

Those who are looking to efficiently accumulate wealth with a view to achieving certain lifestyle goals and ultimate financial independence. They tend to be looking for Future Certainty. For these clients our Signature programme Grow has been specifically designed to create a bespoke blueprint for your journey.

CONSOLIDATORS

Those who have accumulated wealth, who have worked hard and who now want to create the right structure to enjoy their best life. They tend to be looking to achieve Financial Independence and confirmation if they can afford to achieve all their dreams. For these clients our Freedom service was designed.

DECUMULATORS

Those who are looking to maintain their lifestyle whilst passing on wealth to the next generations. They tend to be looking for Peace of Mind, a clear understanding that they can continue to live the life they want to live, without the fear of running out of money or dying with too much. For these clients our Legacy service was designed.

What You Can Expect From Us?

At Vita Planning , our service proposition goes beyond traditional financial planning. We believe in a holistic approach that encompasses your personal values, aspirations and desired lifestyle. Our goal is to help you achieve not only financial success but also overall fulfilment and well-being by following a proven process that has helped hundreds of clients live their best lives, as life is not a rehearsal. At Vita Planning we think outside the box, we offer innovation, invention and creativity.

Our mission is to empower our clients to achieve their own financial freedom and peace of mind and to enjoy a hassle-free life. Our independent step-by-step approach allows us to focus solely on our clients' best interests, ensuring personalised solutions that align with their unique Dreams and aspirations

We are committed to delivering exceptional client outcomes and helping you to live a life of purpose, fulfilment and financial freedom. It is our privilege to accompany you on this journey.

Our True Wealth service is split into 4 key stages

VISION

At Vita Planning, we help clients answer the only question that matters when it comes to money. Am I going to be, okay, can I live the life I want? It is more than just investing or planning, 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.

True wealth is about a life rich in experiences, one in which money is simply the fuel for the life you deserve.

Whatever financial decisions you must make, the first step towards making the right decisions is to establish a clear understanding of your financial needs. People seek financial advice for many different reasons, so it is important that we understand exactly who you are and what you want to achieve.

At our first meeting we will gather information about you to help define your needs and priorities.

We will also discuss your attitude towards investment risk and explain how such risk may affect you.

This initial meeting will close with a summary of our findings and our suggested next steps toward a tailored, yet realistic, solution to your financial needs. There is no obligation to proceed at this stage and this meeting will be at our expense.

BLUEPRINT

If you decide to proceed and having discussed the basis of our fees and your payment options, as set out in a separate 'Schedule of Fees and charges document or Service', we will ask you to formally engage our services by signing this agreement.

At this stage, we will begin the process of thoroughly analysing your current position based on our extensive knowledge of financial markets and commence researching potential solutions for your needs. If we need to consult with any other professional advisers or financial service providers with whom you already have an agreement with, we will ask for your written consent to doing so.

When we have all the information we require, we will prepare a full financial planning report for you that will set out your current position and outline thoroughly researched recommendations we believe to be in your best interests. We will arrange a convenient time to discuss these recommendations with you in full and guide you through our report step-by-step. You are free to take the report away to read and consider before agreeing to move forward to the next stage.

Your dreams and aspirations are unique to you; therefore, each blueprint is tailored to your

EXECUTE

Once you feel that you can make a fully informed decision to proceed, and you have given us your consent, we will begin the process of implementing our recommendations. We will help you in completing all the relevant forms and ensuring your applications are processed by the relevant investment firms and providers.

MAINTAIN

Far from being the end of the process, the maintenance phase is the beginning.

It is where we ensure your plan is properly executed overtime and that you are ready to deal with any obstacles that may come your way. We will meet regularly (at least once a year) to share updates, stay up to date with any changes in your financial situation and revise your blueprint as necessary.

As a minimum, our ongoing review service will include an annual review with you in person in the UK. The agenda will typically include:

- A review of your current situation and an update of our initial Fact Find to capture any changes
- An assessment of your objectives for the next few years
- A re-appraisal of your attitude to risk, identifying any changes and confirming the ongoing appropriateness of your portfolio
- A review of previously recommended arrangements and confirmation of their ongoing suitability
- An evaluation of your investment's performance against your objectives and circumstances
- If pension planning is within scope, we will discuss future projections and comment on whether targets are realistic
- An annual rebalancing of your portfolio, if required
- Annual valuations
- Meetings with a discretionary fund manager if applicable
- Confirmation of advice costs and charges

Whilst we have a regular maintenance schedule, we are here for you at any time, especially during life's biggest transitions.

What is the Value of Working with Us?

VITA PLANNING LIMITED IS AN INDEPENDENT FINANCIAL ADVISER, AN APPOINTED REPRESENTATIVE OF BEST PRACTICE

- Best Practice, owned by Benchmark Capital, provides an institutional regulatory supervision and compliance framework service which assists us with a high level of regulatory assurance and robust client management systems.
- This high quality and financially sound organisation provides us with a high level of competent assistance with the regulatory framework of the proposition and services we deliver to you.
- By leveraging the quality and services of an organisation like Benchmark, a Schroders plc group company, Vita Planning Limited will remain professional and compliant at all times. at the leading edge of our profession. We derive key benefits from our partnership with Best Practice and Benchmark Capital, which we see as having direct value add relevance for our clients. These include (but are not limited to):
 - 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 ongoing review of the suitability of our client advice.

Specific Advice Areas

ADVISORY SERVICES – 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 premature death.
- Access to professional tools and planners who will conduct analysis and research to find the best/most suitable solutions for your needs. We will also use trusts to provide ease of access, control and the efficient distributions of any plan proceeds.

ADVISORY SERVICES – HOLISTIC FINANCIAL PLANNING

- Our mission is to empower our clients to achieve financial freedom, promote peace of mind, and enjoy a life filled with ease and abundant benefits. Our independent approach allows us to focus solely on our clients' best interests, ensuring personalised solutions that align with their unique goals and aspirations.
- We challenge conventional thinking, focussing on the things we can influence to achieve positive outcomes for our clients, no matter their age or financial resources. We avoid jargon, we don't get bogged down with the dull minutiae of pensions, investments or technical tax talk. Instead, we employ creative thinking and problem-solving skills. We focus on client outcomes and use your financial assets to align to and support your personal goals.

ADVISORY SERVICES – IHT AND ESTATE PLANNING

We work with you and your other professional advisers to understand what it is you are looking to achieve and how to create the most suitable legal framework to offer a positive outcome. We can help you understand the quantum of potential tax liabilities and design and implement strategies to reduce this burden, potentially retaining hundreds of thousands of pounds for the use of your family. This provides ultimate value and peace of mind that your loved ones will be looked after when you are gone, and potentially for generations to come.

ADVISORY SERVICES – RETIREMENT PLANNING (FINANCIAL INDEPENDENCE)

- A key life phase, this is an area of planning that requires a significant amount of attention devoted to it, both initially and ongoing. We are constantly in the background, checking the progress of your life plans and helping to ensure your Pensions and Investments will perpetually fund your best life.
- We will inevitably experience great investment years and poor investment years, so our role will be to give you added confidence and peace of mind in turbulent times and encouragement to spend during the good times. We will analyse economic data, make sense of market swings and model various impact scenarios to protect your financial wellbeing. We will report this to you in simple terms. Helping our clients plan for and maintain their Financial Independence planning is probably the most valuable service we provide our clients and is at the heart of what we do.
- More than 70% of our clients are currently Financially Independent, following our advice and drawing on their assets to live their best life.

ADVISORY SERVICES – TAX EFFICIENCY

- We make sure we consider individual tax reliefs and allowances, enabling clients to maximise their wealth. Taking advantage of annual tax reliefs and allowances can be an investment strategy in itself, so it is important to take consider such opportunities. We can illustrate the amount of tax you have saved on an annual basis through our annual planning review meetings.

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.
- We pay to utilise the very best financial tools, such as FE Analytics, Cash Calc, Selecta Pension, Timeline portfolio, IRESS Exchange, Oxford Risk and Rayner Spencer Mills. All these specialists add to the quality of the service we can deliver.

OTHER SERVICES

Vita Planning is all about people, not just money. Whilst money is the great enabler, people often underestimate the amount they need to lead their best life, spending too much time accumulating money and too little time enjoying it.

Our True Wealth service is, essentially, quantifiable financial life coaching, helping clients clear the mists from their own interpretation of their financial lives. We help you create clear, achievable life goals and set you on the way to making them real. Taking time to Educate you as we progress on the journey and supporting you with understanding and education when the world inevitably changes.

LIFE GOALS PLANNING

To help clients consider their short / medium / long term goals in life and provide lifestyle 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 helps you to make confident personal and financial decisions.
- Identifies how to invest to meet your goals
- Helps you to know when to release capital or take more income
- Offers you reassurance when investment markets are volatile
- Gives you confidence to do nothing when that's the best option
 - Gives you an understanding of how markets interact with one another and the journey you can expect over the medium to long term
- Deciphering the complexities of financial legislation and tax changes, giving you a clear explanation of what it means to you.

MARKET BRIEFINGS AND INVESTMENT UPDATES

Generic investment updates and lifestyle financial planning articles are regularly circulated to help clients make sense of current events and to consider issues that might be relevant to you.

MAINTAINING OUR PROFESSIONAL COMPETENCY – ANNUAL CPD

As a Financial Planner, throughout the year we must evidence the learning activities we have completed to maintain our professional standing, our competence and our contemporary knowledge. This helps to ensure we can continue delivering suitable and up to date advice to our clients, year on year.

Our Investment Proposition and Philosophy

PHILOSOPHY AND INVESTMENT RESEARCH METHODOLOGY

- Our investment proposition is researched to try and provide the most suitable investment solutions to cater for our clients' needs. We choose to outsource investment management to professional fund management groups. Our skill is in selecting which solutions best match your needs aspirations and goals.
- We believe our clients should take only the risk that they require to achieve their Goals and ambitions .
- We adopt Holistic approach to investments taking into account the clients dreams, aspirations, timescales and appetite for risk and risk required. For many this will be matched to a risk rated evidence- based portfolio. For others a blend of active and evidence-based investments will best sit with their behavioural view and via in depth and ongoing discussion we will develop the solution that works best for you.
- We use several benchmarks as an indicator of relative performance. We are happy to tailor you a specific benchmark that matches your own dreams and aspirations.

DISCRETIONARY FUND MANAGEMENT

- We will where appropriate recommend discretionary investment management solutions for clients. We believe this can potentially add value
- This will allow the professional investment managers to monitor the markets on a day-to-day basis, with Vita Planning Limited holding them accountable for the value of service they deliver.

CENTRALISED INVESTMENT PROPOSITION

- As fully independent financial advisers Vita Planning Limited is able to recommend investment solutions from the whole of the market. This flexibility allows us to absorb existing investment solutions into our advisory capabilities if a client wishes to maintain key assets, for example, assets with a potential liability to Capital Gains Tax if they are switched.
- We look to recommend core investment partners that have a proven track record in delivering client value. That value might manifest itself as low charges, stable returns or above market average returns. It may also include straightforward cash deposits or National Savings Products where appropriate.
- Our approach means that our time is focused on you, and we let the professional investment managers monitor the markets on a day-to-day basis. We feel this combination delivers you the best value.

REBALANCING

- This involves Vita Planning Limited auto-rebalancing of your portfolio on a regular basis, which will reset your investments back to your agreed initial investment mix
- This is a proactive investment management service which helps to keep your investments on track to meet your goals and maximises value for you through potential utilisation of your annual capital gains tax allowances.
- Rebalancing helps to ensure your investments and selection of funds / asset classes remain aligned to your chosen attitude to risk and stated capacity for loss.
- It also helps to reset your investments on a regular basis back to your strategic investment objectives by dynamically adjusting and accounting for swings of value in global investment markets.

TECHNOLOGY

- One of the reasons we chose to work with Benchmark was their technology offering. Ultimately backed by Schroders, we expect the security of our client's information within Benchmark's client management technology systems to be in safe hands. This decision is something we know our clients expect us to get right. It is incredibly important to us that your personal data is securely stored.
- Technology continues to improve and we are able to offer our clients access to their investments via a secure Online Portal, accessed via Vita Planning Limited's website. This can be a valuable access point for immediate valuations or secure messaging. This is something our clients certainly value.

ADVISER TRAINING AND DEVELOPMENT PROGRAMMES

Continual Professional Development is important for deepening knowledge, understanding and professionalism within our business. Our professional qualifications will give clients confidence in our ability to deliver excellent outcomes and our willingness to continually update our knowledge via CPD and professional tests and examinations is testament to our ongoing professionalism.

SUMMARY

At Vita Planning, we are committed to delivering exceptional client outcomes and helping you to live a life of purpose, fulfilment and financial freedom. It is our privilege to accompany you on this journey.

If you have any questions regarding any of the above, please do not hesitate to ask.

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