



CLARUS WEALTH

Fair Value Statement

April 2025



Introduction

by Simon Roughsedge, Director and Chartered Financial Planner at Clarus Wealth

Value Assessment Statement

We are a fully independent Chartered financial planning and wealth management firm with offices in Surrey and Somerset.

With roots dating back to 1988, we offer the breadth of experience and capabilities of a large city firm, combined with the tailored, attentive, and personalised service you'd expect from a smaller company.

Our focus is understanding your journey and where you want to be. We take the time to get to know your lifestyle, goals, and values so we can deliver a comprehensive financial plan that achieves the best outcomes for you.

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As part of the FCA's new Consumer Duty, we need to continually ask ourselves whether our services represent fair value for our clients.

To answer this question, we need to make a Value Assessment, which we will do at least once a year, to be reviewed by the Board of Directors and made available to the FCA and our clients.





The Outcome

The Outcome in Summary

At Clarus Wealth , we are committed to delivering exceptional financial planning services that prioritise your best interests and empower you to achieve your financial goals. As part of our dedication to meeting the requirements of the FCA Consumer Duty, we want to outline how we provide value to you as our valued client.

1. Client-Centric Approach -

We firmly believe that our clients are at the heart of everything we do. Your financial well-being and success are our primary focus. - We take the time to understand your unique circumstances, goals, and aspirations to tailor personalized financial solutions that align with your needs.

2. Comprehensive Financial Planning -

We offer comprehensive financial planning services that encompass all aspects of your financial life. This holistic approach ensures that every aspect of your financial situation is considered. - Our expert advisors will guide you through the entire financial planning process, covering areas such as retirement planning, investment management, risk management, tax planning, and estate planning.

3. Transparent and Clear Communication -

We believe in open and transparent communication. We explain complex financial concepts in clear, jargon-free language, ensuring that you fully understand the advice and recommendations we provide. - You can expect transparency regarding the costs associated with our services, including any fees, charges, or potential conflicts of interest. We are committed to ensuring you have a clear understanding of the value you receive.

4. Tailored Solutions to Your Needs -

We recognise that every client has unique financial goals and circumstances. We develop customised financial plans that are specifically tailored to your individual needs, taking into account factors such as your risk tolerance, time horizon, and personal preferences. - Our goal is to provide you with actionable strategies and solutions that align with your goals, allowing you to make informed decisions and confidently pursue financial success.

The Outcome in Summary cont'd

5. Proactive Monitoring and Review -

Our commitment to your financial well-being doesn't end with the creation of your financial plan. We provide ongoing monitoring and regular reviews to ensure that your plan remains aligned with your evolving circumstances and goals.

- We proactively adapt your financial strategy as needed, incorporating changes in market conditions, tax regulations, and personal circumstances to optimize your financial outcomes.

6. Commitment to Professionalism and Expertise -

Our team consists of experienced and highly qualified financial professionals who continually update their knowledge and skills to provide you with the highest level of expertise.

- We adhere to rigorous professional standards and maintain memberships in industry organizations, ensuring that our advice is informed by the latest industry best practices.

7. Robust Complaint Handling Process -

We have a robust and transparent complaint handling process in place. If you have any concerns or complaints, we take them seriously and will address them promptly and fairly. - Our commitment is to provide satisfactory resolutions and learn from any feedback received to continuously improve our services.





How do we
assess Value?

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The following three core criteria summarise the approach Clarus Wealth takes to the Value Assessment of our services, so we can confidently say we are reviewing and improving our value proposition on an ongoing basis.



REVIEW OUR VALUE
PROPOSITION AND
OUR FEES AND
CHARGES



MONITOR THE
QUALITY OF
SERVICE AND
GATHER
CUSTOMER
FEEDBACK



COMPARE
OURSELVES TO
SIMILAR
COMPETITORS IN
THE MARKET

We have looked at the value provided in these three areas, reviewing information from multiple sources to assess our service and evaluate the overall value for money for our clients within our target market, in line with requirements.

How do we review our value proposition and our fees and charges??

The purpose of this section is to show you how we review what we are charging for and what our customers get for their fee.

Customers are charged in return for us providing financial planning services, which will typically include the assessment of suitability and recommendation of a financial product, in order to facilitate a customer's goals and objectives. The range of underlying services incorporated within this wider financial planning service will change and develop over time, in keeping with customer demand, changes in legislation and technology and innovation changes. Whilst not exclusive, these include:

- accessing our services in a way that meets your needs, including face to face, telephone and video meetings
 - offering access to information and personalized communications through our website as well as our client portal to enable clients access to timely valuations, secure document exchange, secure messaging
 - providing cashflow forecasting
 - reviewing and recommending investment portfolios
 - reviewing and assessing investment risk
 - reviewing and providing protection solutions to help mitigate financial risk
 - providing tax planning advice and solutions
 - accessing tools and services to enable us to provide the best product rates and efficient application processing
 - reviewing and providing access to bespoke portfolio managers
 - access to adviser-only platforms from which to manage your investments
 - facilitating trustee meetings and minute taking, along with assessing ongoing suitability of trust investments
 - providing coaching and education integral to improving your relationship with money and financial decisions.
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Customers are charged fees for these services, details of which can be found in our Service Charter. We review the fees and charges for our services and make an assessment as to whether they offer good value for money for customers:

- When all fees and charges are combined, we look to see whether customers have a realistic chance of achieving their financial goals.
- We look at total cost including all fees, charges and distributor costs where appropriate, and whether we still offer value for money.



How do we Monitor the Quality of Service and Gather Customer Feedback

The assessment criteria form the theory of how we measure our value proposition, measuring the quality of our service and customer feedback is what we use in practice. We gather data and personal customer experiences to determine whether our service delivers value for money.

To challenge our assumptions, we include:

- Feedback from our clients
- Independent reviews of our service by third parties.
- Continuous checks that our systems and services are operating to the high standard we expect, using specific and objective information such as data analytics, service level measures and rating criteria.
- Regular reviews of how our services are used by clients with specific requirements and accessibility needs so they can also achieve good outcomes.

HOW WE COMPARE OURSELVES TO SIMILAR COMPETITORS IN THE MARKET

We are keenly aware that clients have a choice about where they seek financial advice and where and how they invest their money. That's why we are always striving to make sure we provide services that clients require and that represent good value.

- As part of Best Practice Network, we take part in network surveys and monitoring to assess our standards and to allow us to benchmark ourselves to similar firms within the network
- We regularly take part in third party comparison assessments, such as the Dimensional Adviser Study, to help us understand how we compare to firms throughout the UK and globally.
- We continually review this position based on our target market and make these observations part of our continuous improvement efforts

The Value Proposition and Fees Paid in Summary

Overall, Clarus Wealth is highly client focused and delivers a full financial planning service for clients at a price that remains competitive within the market place and acceptable to clients.

The feedback gained from clients and employees alike through our an independent survey carried out by Investors in Customers in 2022, was outstanding and we were awarded the highest accolade of Gold Standard by Investors in Customers.

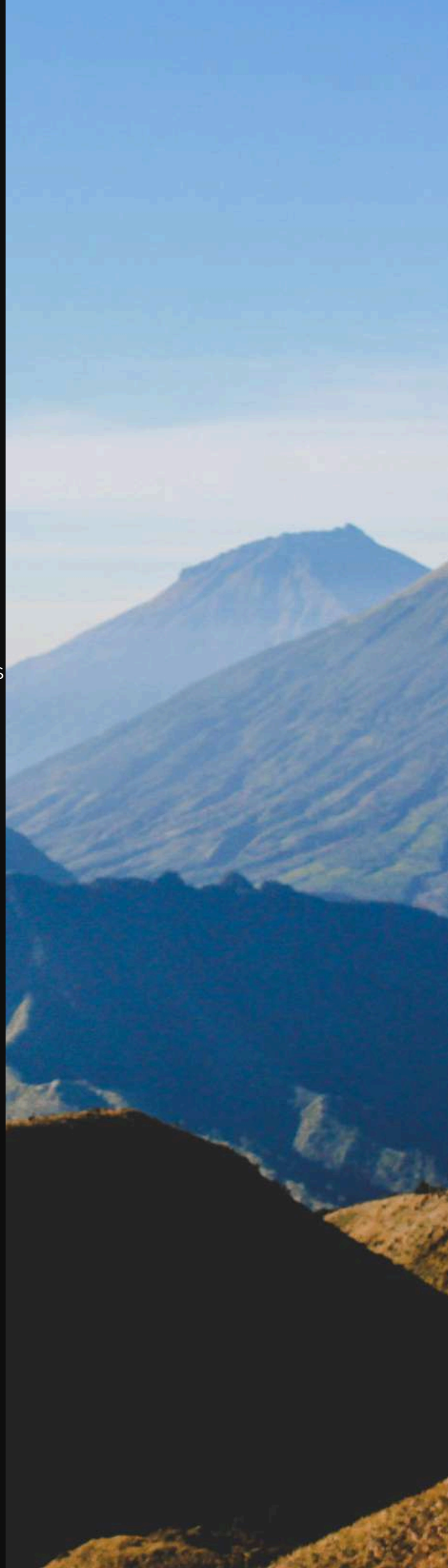
We recognise our specialisms and engage specialists for areas beyond our remit, ensuring that the best outcome is always at the centre of what we do.

We believe our independence and private ownership structure further allows us to deliver our highly personalized service, demonstrating our knowledge and care for each of our client families.

For our clients who engage our ongoing service, we provide regular reviews and maintain a good understanding of our clients ongoing needs and circumstances and have oversight of all the funds and investments we manage on our clients' to make sure they remain appropriate for our clients.

We are committed to continuing to seek ways to deliver our communications more clearly, engage with individual clients on a frequency and method that is most suitable for each individual.

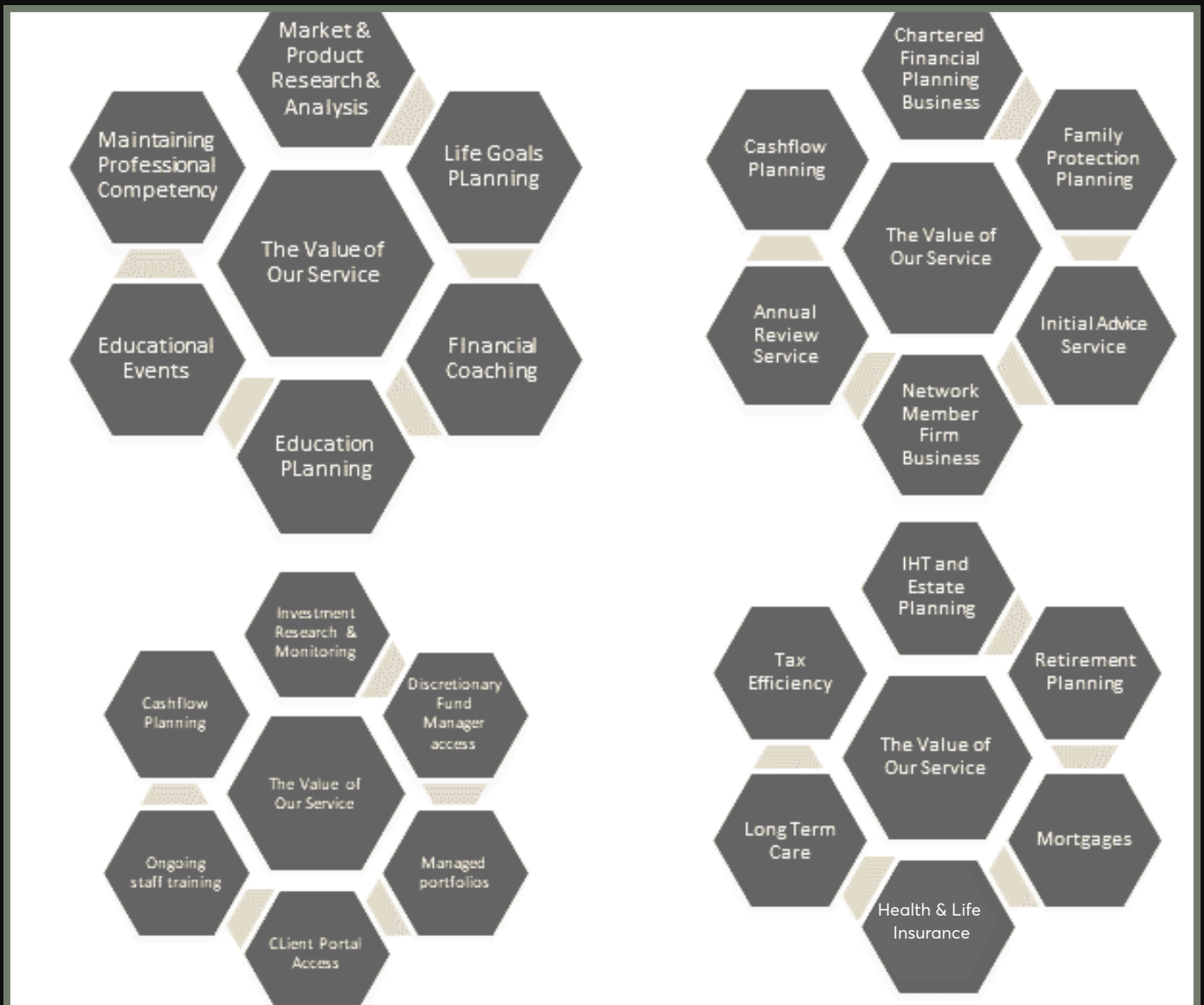
We actively engage with technology to enhance our service delivery.



WHERE WE WILL DO MORE

We will continue to engage with our clients regularly to obtain feedback on our services and proposition, enabling us to continually improve our services.

The following summarises a larger number of the ways in which we add value to our clients through our proposition:

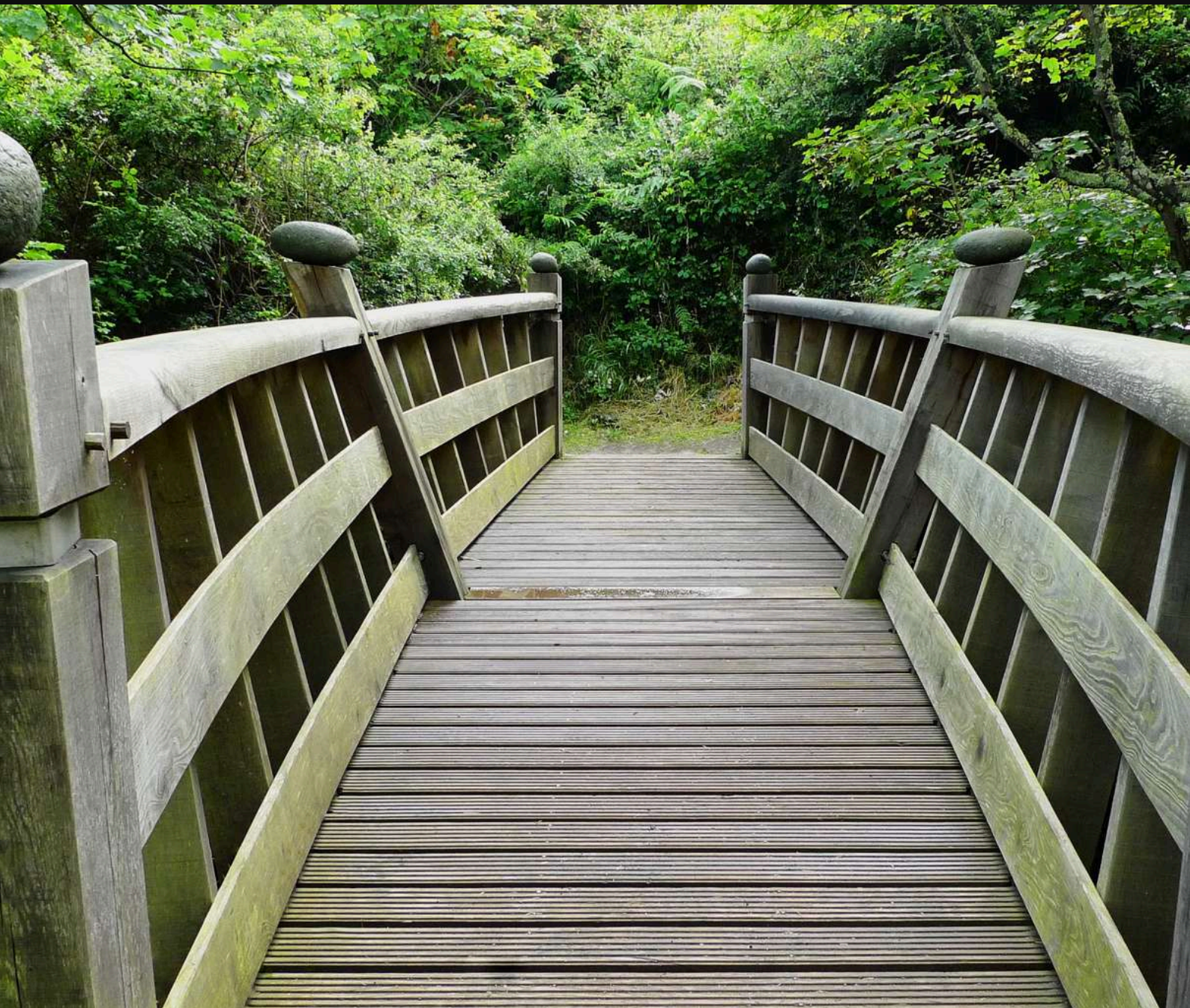


Quality of Service and Customer Feedback

We have measures in place to provide a better experience for our customers through continued improvement of systems and training of our people.

WHERE WE WILL DO MORE

We will continue to review our technology and be active participants in industry initiatives and best practice groups so that we can stay abreast of developments in our profession that will enable us to better serve our clients.



Market Comparison

The fees and charges that clients pay benchmark favourably compared to similar companies in the market. We therefore believe that when all costs are combined, customers have a realistic chance of achieving good outcomes.

WHERE WE WILL DO MORE

We continually review our price and how we benchmark against similar propositions in the market to ensure that we deliver value for money for our customers. As part of our ongoing service we will continue to monitor different providers and the cost of solutions so that our recommendations continue to provide value for money.





CLARUS WEALTH

CLEAR CONFIDENT THINKING

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