Fair Value Statement

Henosis Wealth Management Ltd

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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.

Henosis Wealth Management Ltd, based in Cambridge, provides independent, fee-based financial advisory services to clients, with a focus on delivering holistic, goal-oriented planning. Tim Parker, a Chartered Financial Planner and Director, has over 20 years of experience in Financial Services and is supported by fellow Director, Karen Parker, who has 20 years' experience in accounts and finance. The requirement to become a chartered financial planner with the Chartered Insurance Institute, is the culmination of years of learning and professional practice.

Our service propositions has been designed to meet your needs and objectives and to ensure fair value is received by engaging with our service.

Our core services include investment advice, retirement planning, protection planning, and inheritance tax mitigation. In addition, the firm will provide guidance on non-mainstream investments where appropriate and suitable for the client.

A typical client will have overall assets of approximately £200,000 or more. If your investible assets are around this figure or the lower of £200,000, we will discuss if the service is providing the value you should receive.

The Value of our Service

At Henosis Wealth Management, we're here to make financial planning feel personal, purposeful, and even enjoyable. We help business owners, successful families, and forward-thinking professionals grow, protect, and pass on their wealth through expert advice and a relationship that can truly be relied on. That can be pre-retirement, at-retirement or post-retirement. As the name suggests, we will work in unity with you to achieve your goals.

We believe in building strong, lasting relationships with our clients by providing trusted, expert financial advice that helps our clients navigate their financial futures with confidence. Our culture is rooted in integrity, transparency, and a commitment to excellence. Every day, we strive to create an environment where clients and employees feel valued, respected, and empowered to achieve their financial goals. 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.

The Value Journey

Discovery meeting: The true value of the service should be experienced throughout the relationship. Initially that will be through the Discovery Meeting where we will look to understand your goals and objectives, which will be a combination of data gathering and, more importantly, open discussions. These meetings will ideally be face to face, or via video call as required.

Financial Planning Report: Once facts have been established and the intangibles also understood, such as your views and feelings on all areas of financial planning, there is the designing of the Financial Plan. The Financial Planning Report provided will outline how 'The Plan' has been built and then, ensuring no changes have occurred when The Plan is discussed with you in the Report meeting, we will implement it, once agreed. This will include an analysis of existing planning and research of potential solutions. You will be kept up to date throughout.

Implementation: A further meeting will be offered once the initial plan has been implemented to ensure any provider on-line access has been set up, a tour of the system given, an example of portfolio valuations provided and a chance to ask any questions.

Annual Reviews: The review meeting will occur annually and is a chance to discuss any changes in circumstances, review the previously agreed plan and amend if required. All of this is aimed at providing peace of mind and trust that come from having a dedicated professional partner who genuinely understands your needs and is committed to your long-term success.

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. To give you reassurance 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. 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.

Cash Flow forecasting *(if agreed):* Can often form part of the financial planning journey. It 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 your investments and wealth will move over time in relation to the financial plans that we formulate to meet your goals. This gives you comfort knowing that there is some mathematical rigour to our advice and how it will help you to meet your 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.

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.

Retirement is 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. Our retirement planning takes the worry away from our clients.

The Value of Research

To recommend suitable solutions for you, we use professional tools to conduct research and analysis of provider and product solutions, and for cash flow planning. This ensures we can make recommendations to best meet your needs and goals. Many of these require subscriptions which are a cost to the business, but essential to provide you with value throughout the ongoing service we provide and help you achieve your life goals.

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 life goals. This may include making further contributions to existing pensions or investments, ensuring we consider tax reliefs and allowances, enables you to maximise your 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.

We work, where required, with your other professionals who have a deep knowledge and understanding of HMRC tax rules in relation to you and your 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.

The Value of Being a Business Owner

As covered earlier, we also help business owners with their, often, unique needs. This can mean protecting your business in different ways while also ensuring tax efficiency. Key man insurance, shareholder protection planning and relevant life for Directors. Looking at the savings that can be made by your business through a well thought out, structured plan considering tax efficiency, business deductible expense and savings. We will look at this in conjunction with personal planning to ensure a joined up plan is in place.

Also, using our network of professional connections to provide referrals to professional services firms can add value to you by leveraging years of experience cultivating trust-based relationships with professional services firms, particularly solicitors and accountants, to ensure you don't have to spend the time researching to find a trusted partner.

Our Valued Partner

All of this is done through partnering with Benchmark, a well-known Network within the profession that provides us with 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.

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. Why is this important to you? Because any efficiencies we can create behind the scenes means more time that can be given to you in supporting you on your journey. An example of this is our online portal which not only allows us to communicate with you but facilitates the information exchange required to provide you with advice. This increases convenience for our clients and increases the important area of data security client. At every step we try to give you peace of mind.

The Value of Education and Coaching

In addition to this, you will benefit from our other services, some of which have been briefly mentioned above. Life goals planning means we will help you consider your short / medium / long term goals in life and provide financial solutions to help you to action the plans to achieve these goals.

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. We can also speak to your children to provide an element of Financial Education for them.

Financial Coaching can add value at all stages throughout the financial planning journey and help you to make considered financial decisions. This includes discussions around amounts needed to invest to meet your goals, how and when to release capital or take income or understanding legislation and tax changes.

It can be as simple as reassurance in volatile market conditions, although it is not to be underestimated how important this can be, in conjunction with helping you understand how markets work and the journey you can expect. We will provide you with market briefings and investment updates so you are aware of what is happening in investment markets and how this could affect your portfolio. However, if you prefer not to wait for these, we will be on hand to reassure you.

Ultimately, it is a professional sense check or helping to take the emotion out of financial decision making yet understanding that there may be emotion involved in decisions and helping you avoid falling into common mistakes.

Of course, education is not just for our clients. We are committed to maintaining and improving our knowledge and professionalism within the business. We have Continuing Professional Development programmes that ensure we are maintaining professional knowledge, regulatory and tax change / updates. Why? Because, again, it is about giving you peace of mind that when your life changes, we can give you quality advice based on your current circumstances, also current rules and regulations. Your life may not change, but there are still outside influences that can affect the plan which we need to be aware of.

The Value of our Investment Proposition

Our investment proposition is researched to provide suitable investment solutions to cater for your needs having researched the whole of market. We choose to outsource investment management to professional money managers. We work alongside them to build portfolios aimed at meeting your goals. We tend to your investments while you give all the other things in life your full attention.

Summary

Henosis Wealth Management is a financial planning firm that helps business owners, families, and professionals make smart decisions with their money. We bring clarity and confidence to complex situations. Our work is grounded in technical skill, long-term thinking, and human connection. Clients come to us when they want thoughtful advice and a trusted relationship.

Ultimately, we use our experience and expertise to provide you with holistic, goal-oriented planning. At the heart of what we do is help you save money in a tax efficient way, help you protect your loved ones and help you retire when you want, how you want.

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, Best Practice IFA Group Ltd.