fintrel.

Fair Value Statement



www.fintrel.co.uk

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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.

Fintrel is an independent financial planning firm with planners/offices based across the UK. Its head office is located in Sheffield. The firm has a number of regulated financial planners including specialists in mortgage advice, employee benefits and pension transfers.

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.

Our clients are typically professionals or business owners aged 35–60, with growing wealth and increasingly complex financial needs. Many are planning for significant life events such as retirement, funding children's education, or business succession. They value long-term relationships and are looking to continue to receive high quality holistic advice from their planner.

Our firm is dedicated to delivering measurable value through comprehensive financial planning that is tailored to each client's circumstances, objectives, and risk profile. By engaging with us, clients benefit from a disciplined planning process designed to provide clarity around their financial position, identify and manage risks, optimise opportunities, and align resources with long-term goals. We apply professional expertise, independent analysis, and ongoing oversight to support informed decision-making and adapt as client needs evolve. Our commitment is to act in the best interests of clients, ensuring that the advice and strategies we provide are objective, transparent, and aligned with regulatory standards, while supporting financial confidence and overall well-being.

The Value of our Service

Best Practice Member Firm Business / Directly Authorised

- Best Practice 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 Söderberg 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.

Proposition – Initial Advice (Onboarding)

Below is a summary of our initial advice process followed with every new client, which sets the baseline for an on-going value-based relationship with all of our clients.

- Initial conversation
- Detailed and full get you know you meeting
- Establish your goals and objectives / needs and wants
- Identify needs and objectives and any gaps in a client's financial plan
- Establish clients priorities
- Establish your attitude to risk and capacity for loss
- Analysis of existing planning needs
- Obtain information on existing products and solutions
- Research of potential solutions
- Cash flow analysis if applicable
- Construct a financial plan or advice letter
- Meet to discuss the financial plan and recommendations
- Agree implementation and review schedule

Significant time is dedicated to prospective clients before any decision is made to proceed with initial advice. This period allows us to develop a clear understanding of a prospective client's circumstances, while also providing them with the opportunity to assess our capabilities and determine whether an advisory relationship is appropriate. If a prospective client does not perceive value in engaging our services, the relationship does not progress. Clients therefore only proceed once we have demonstrated and clearly communicated the value of our service. During this process, we provide transparency through required disclosures, a detailed explanation of the services offered, an outline of our approach, our qualifications, experience, and professional standards, as well as our service proposition and associated fees.

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. 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

Cash flow modelling

- 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.

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.

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 death.

- Access to professional tools and our technical advice team to conduct analysis and research to find the best/most suitable product. We also employ trusts where appropriate to provide ease of access and control.

Advisory Services – 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.

Advisory Services – 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.

Advisory Services – 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.

- More than 40% 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.

Advisory Services – Mortgages

- Whether you are buying your first home, taking a step up to a larger property or looking to release money for home improvements, we can help you to understand your options and find the best deal to suit your needs.

- The mortgage process can seem daunting but with our expert advice, we can guide you through the property buying process. With access to the whole of the market for mortgage lenders, we can source the best deals for you, taking into account your budget, term and preferences.

Advisory Services – 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.

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.

Advisory Services – Corporate Services

- We provide corporate pension services (including implementing and reviewing group schemes, executive pension plans, SIPP and SSAS) and a comprehensive employee benefits service (including implementing and reviewing group life schemes, group income protection, group private medical and health cash plans). This allows business owners to demonstrate value to your own teams - contributing to higher staff retention and becoming a more attractive employer to potential recruits.

Advisory Services – Advice for Entrepreneurial Families

- Business advice – key man insurance / shareholder protection planning and cross option agreements - providing protection in case of serious health or the death of a key person within the business.

- Relevant life for Directors - providing tax efficiency as a business deductible expense which can mean significant savings compared with a personally held product.

- A 'family CFO' service, providing ongoing guidance and support for families with complex needs. This would involve making referrals to tax and accounting specialists to ensure all of your family finances are structured in the best way to meet your specific objectives.

Technology

Value is driven to clients through technology in three primary ways:

- Client Management Systems (CRM): By leveraging sophisticated CRM platforms, we ensure a seamless, personalised client experience — from streamlined onboarding and secure data management to proactive communication and timely reviews — enabling us to stay closely connected and responsive to client needs.

- Planning Technology: Our use of advanced financial planning tools, including cash flow modelling, risk analysis, fund back-testing, and wrapper optimisation/analysis, allows us to deliver highly tailored strategies. This ensures clients gain clarity, confidence, and measurable insight into how different scenarios and decisions could shape their financial future.

- Practice Management Systems: Through AI-driven operational tools and robust due diligence frameworks, we maximise efficiency, minimise errors, and maintain the highest standards of governance. This means more time dedicated to client outcomes, backed by a consistently reliable and compliant service.

Staff/Adviser Training & Development

Value is driven to clients through technology in three primary ways:

- Our advisers commit to ongoing continuous professional development (CPD), keeping their knowledge sharp and relevant so that clients benefit from advice grounded in the latest industry standards and best practices.

- By actively staying ahead of market trends, legislative changes, and fiscal policy updates, advisers can adjust strategies quickly, ensuring client plans remain compliant, efficient, and aligned with current opportunities and risks.

- Through structured training, external qualifications, and knowledge-sharing, staff continually build specialist knowledge and practical skills, enabling them to provide more insightful, personalised advice that supports long-term client outcomes.

General Value Statements

Value is driven to clients through technology in three primary ways:

- Clients gain peace of mind knowing that every aspect of their financial plan is carefully structured and monitored, reducing uncertainty and helping them feel in control of their financial future.

- Our approach delivers robust investment solutions that are tailored to individual goals and risk profiles, giving clients confidence that their portfolios are designed to perform across a range of market conditions.

- By focusing on tax efficiency and smart structuring, we ensure clients keep more of what they earn and grow their wealth in the most effective way possible.

- Through disciplined processes and strong governance, we provide consistent service delivery, so clients can rely on a dependable, professional relationship year after year.

Summary

Our holistic financial planning service is designed to deliver measurable value by bringing clarity, structure, and confidence to every aspect of a client's financial life. Clients gain reassurance from a disciplined process that not only identifies and addresses immediate needs but also anticipates future challenges such as retirement, tax efficiency, inheritance, and business succession. By integrating cash flow modelling, independent research, and specialist advice, we provide clients with a clear understanding of how their resources can be best deployed to achieve their goals. Ongoing reviews and proactive adjustments ensure that plans remain suitable as personal circumstances, markets, and regulations change. The value we add lies in reducing complexity, managing risk, and giving clients peace of mind that their finances are optimised to support both their families and their long-term aspirations.

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.