



Colmore Partners
FINANCIAL PLANNERS

Fair Value Statement

Colmore Partners

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.

Colmore Partners are Birmingham based Independent Financial Planners established in March 2021 providing financial advice to the professional and entrepreneurial community of Birmingham.

There are currently fourteen members of staff this includes 4 directors (including 3 chartered financial planners), 2 managers, 2 financial planners and 7 support staff. Turnover in 2025 is expected to be over c£1.6m. We recruit from a diverse range of backgrounds. Total assets under advice, across over 300 client families, exceeds £550 million already making us one of the largest independent firms in the region.

Our long-term aim is to be recognised as the leading firm of Independent Financial Planners in the Midlands.

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.

The majority of Colmore Partners clients are of high net worth, with high knowledge and experience and high financial capacity. They hold or have held senior executive roles, are entrepreneurs or work / have worked in other professional services. Due to this they will have more sophisticated needs than an 'average' investor. Advice to these individuals will often be made in conjunction with other trusted professional advisers such as accountants and lawyers.

This is the general target market that Colmore Partners operates in.

However, we will also have clients with less sophisticated financial needs, clients that are vulnerable and those with less experience and knowledge.

Assets under management vary widely, however the minimum investible family wealth accepted is above £500,000. Clients falling under this level will be reviewed on a case by case basis and may be accepted in exceptional cases, such as family, friends and colleagues of existing clients where it makes sense in the overall relationship or if further funds are expected to come under our management or for junior advisers who are less likely to encounter high net worth individuals. In rare circumstances where we do not take onboard a client, we will explain that our fee structure would not be suitable to their current level of funds and suggest they contact a High Street broker.

As we are staff owned, our clients can trust that we are really working for them, putting their interests first, focussing on advising them to meet their objectives. This stability and clarity of purpose is invaluable given the long-term nature of the job we are engaged to do.

The Value of our Service

Chartered Planners

- The requirement to become a chartered financial planner with the Chartered Insurance Institute, is the culmination of years of learning and professional practice.

Relationship with Benchmark

- 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 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 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

- Our initial advice service is broken down into six stages:
 - Initial client contact
 - ‘Know Your Client’
 - Advice Preparation
 - Advice Presentation
 - Advice Implementation
 - Ongoing Service
- At the initial client contact meeting we will present the ‘About Colmore Partners Ltd’ presentation which outlines how we manage relationships with clients, what services we offer and how this will benefit the client. This sets a clear expectation with the client and allows them to assess whether they see a value in what we offer.
- At the KYC stage we will conduct a full ‘discovery/get to know you’ meeting which allows us to establish:
 - Goals and Objectives/Needs and Wants
 - What their priorities are
 - What their attitude to risk and capacity for loss is
 - The value of any existing planning that is in place
- This allows us to produce relevant advice that addresses the clients’ goals and objectives as well as identifying areas of advice the client may not have considered.

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.
- The ongoing service includes any additional planning relating to existing plans under our service agreement such as topping up, changing provider if needed etc.

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 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.

Estate planning

- We collaborate 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.
- More than 60% 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 do not 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

- 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.
- You might want to reference the costs of professional tools required to conduct research and analysis of client solutions.

Advice for Entrepreneurial Families

- Business advice - key person insurance / shareholder protection planning - highlight the value which can be added through these products.
- Relevant life for Directors and the value which can be added i.e., tax efficiency / business deductible expense / savings can be illustrated in £'s and pence and can be significant.
- Referrals to professional services firms and how this adds value to clients - Leveraging years of experience cultivating trust-based relationships with professional services firms, particularly solicitors. Highlight the time and energy required to develop these connections and how this adds value to client.

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 particularly important goal is in hand and will be reviewed year on year to make sure you are on track.

Market Briefings, Investment Updates and Client Seminars

- Regular newsletters as well as seminars and webinars run by investment professionals covering a wide variety of topics and events.

- This helps keep clients informed and can answer concerns that we may not be the most qualified professional to address.

Maintaining Professional Competency

- 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.

Investment Philosophy and Methodology

- 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 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 we are agnostic in terms of which management style produces the best/most efficient results.
- We use a variety of benchmarks, including ARC PCI and the IA indexes as a measure of market performance.
- Our investment proposition is researched to provide the most suitable investment solutions to cater for your needs.
- This 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 is 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 is incredibly important to them and a reason they feel safe working with us.
- Our client management systems creates adviser efficiency allowing us to spend more time on building relationships with clients and better understanding their goals and objectives. -
- Client technology such as an online portal allows our clients to have a consolidated view of their finances with access to a secure messaging service and document storage system.

Tangible and Intangible Benefits

- Collaborating 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 does not happen without trust.

Summary

Our service is underpinned by forming a trusted long-term relationship with our clients. We will guide clients through the financial world enabling them to make informed decisions about their wealth, based on what is important to them.

Our advice will ensure their wealth is correctly structured for maximum tax efficiency and invested in independently selected investment solutions that fit with their risk profile and objectives. Sometimes this will mean we need to collaborate with other professionals - private client lawyers, tax specialists - with whom we have excellent working relationships.

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 Ltd.

Important Information: Issued by Colmore Partners who are members of Best Practice IFA Group Limited, Holmwood, Broadlands Business Park, Langhurstwood Road, Horsham, RH12 4QP which is authorised and regulated by the Financial Conduct Authority. Registration in England No 04490633.