



Fair Value Statement

AiMS Financial Ltd

May 2026

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.

Our offices are in Ashford, Kent and have been for many years. Our practitioner, Dylan Tomkins has over 27 years experience.

The first thing to know about us is that we are not traditional financial advisors. Yes, we can help you with all the services and products you will need in your lifetime, but, to us, it's more than this. To us, it's personal.

We have a genuine passion for helping our clients achieve true financial wellbeing. We believe that money alone cannot bring happiness, but having the financial freedom to do what you want, can.

We empower our clients to reach their financial goals and we work hard – and collaboratively – to ensure they are met.

Our discovery journey has been designed to enable us to work together to make you happier and improve your wellbeing.

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.

We know that for professionals, time is precious. Juggling a career, family – life in general – can mean it's hard to keep up with the here and now, let alone your future.

We know the challenges of running a business, after all, we run one too. We know the pressures you are under.

We see life after work as the next chapter, one that should be enjoyed to the full, after all, you've earned it.

Our Service Standards – Initial

- An initial discovery meeting to evaluate if we can assist the client in meeting their objectives.
- Review client's investment knowledge and attitude to investment risk.
- Discuss the client's investment knowledge and capacity for loss.
- Assess client's needs and financial objectives.
- Define and agree the client's goals and ambitions.
- Define the client's investment timeframe.
- Cashflow modelling (where appropriate).
- Conduct independent research and due diligence on the relevant marketplace.
- Access to investment portfolio/retirement strategy based on client's financial goals.
- Personalised recommendation designed to achieve a client's financial goals.

Our Service Standards – On-going

We operate an Ongoing Review Service Proposition to deliver professional services to our clients.

Annual Review and Reassess face-to-face meetings for clients with portfolio's >£100,000 to review and reassess the following:

- Regular valuation report of holdings.
- Re-evaluate the client's needs and objectives and ensure still applicable.
- Re-visit the clients' goals and aspirations to ensure they are on track.
- Review of changes to personal and financial circumstances, including attitude to risk and capacity for loss.
- Impact of tax and legislative changes in relation to their investment holdings.
- Any life changes that could impact the product recommended.
- Review of investments to confirm ongoing suitability for client's needs and objectives.
- Comprehensive review report confirming product is still fit for purpose or confirmation of any changes needed i.e. fund switch.
- CGT calculations.

Annual Light Touch review for clients with portfolio values of < £100,000; an annual review report will be issued with:-

- Updated fund values
- Fund performance
- Invitation to update personal and financial circumstances
- Invitation to contact

Our Target Client Market – Initial

- Saving/investing for a particular future objective.
- Planning for retirement (Accumulation and Decumulation).
- Taking an income in retirement.
- Estate planning for inheritance tax purposes.
- Retail clients optimising their tax thresholds.

Our Target Client Market – On-going

- Existing retail clients with investment portfolios above £150,000.
- Clients seeking investment advice and requiring a professional service to ensure they meet their needs.
- Clients who are engaging and wish to build a financial relationship.

Business Limitations

- Clients with no appetite for investment risk.
- Clients with investable assets of less than £50,000.
- Regular premium investments where premiums are below £100.
- Clients requiring direct share advice.
- Clients requiring advice on Defined Pensions Transfers.
- Clients who are not engaging and do not wish to build an ongoing professional relationship.

Our Charges

- We offer our holistic AiMS Journey to Wellbeing service, a 4 step Discovery Journey process charged on an hourly rate basis; fees are agreed in writing with the client prior to proposal.
- Our ongoing review service charges are 1% of portfolio value.
- Our ad-hoc admin/review service charges are on an hourly rate basis
- The cost to manufacture our advice services is based upon our fixed costs, regulatory, PII and operating costs. We have completed the Fair Value Assessment which outlines our overall fixed costs. This also takes into consideration our expected profit margins.

Service Design

- Our charges are in line with comparable services in the market, and we have compared this to local competition and unbiased.com information.
- We discuss our charges with clients to ensure transparency and we seek feedback in relation to their thoughts around fair pricing and their expectations.

Our Client Benefits

- Access to Independent Financial Adviser.
- Knowledge experience of financial planning and advice market.
- Ongoing training & development of our advisers' knowledge.
- Cashflow modelling.
- Utilising tax thresholds each year.
- Assistance with fundamental tax planning and selecting appropriate products.
- Build long term relationship with regular reviews for client to realise financial objectives.
- Able to navigate complex investment/taxation/pension issues.
- IHT planning.
- Use of technology/client portals to access investment information.

• Access to our support team for assistance/enquiries and obtaining investment statements. • Advisers continue to undertake training and development to ensure they maintain their knowledge. • Ability to assess and apply provider target market considerations to our business model. • Referrals to third party professionals, e.g. solicitor, accountants, tax specialists. • Regular review meetings to ensure client holdings still remain suitable.

Behavioural Biases Present
• None we are holistic financial planners. • We will continue to monitor our ongoing service proposition to ensure all standards are being delivered to clients. We will also ensure the services continue to offer value. • Continue to review the fee product facilitation method to ensure this meets the client's needs.

Client Vulnerability
• We are able to provide flexibility to meet the needs of any vulnerable clients. • All staff have been appropriately trained in this area to identify vulnerability and we have an in-house Vulnerability Champion. • We have a formal vulnerable evaluation document which outlines all examples. • We have a robust vulnerable policy in place.

Total Cost
• We have undertaken a full overhaul of our initial and on-going adviser charges. Our charges take into consideration the following: annual management charges, investment charges, platform charges, DFM charges, transaction charges. • Our firm continually assesses investment houses fair value statements to ensure the products we recommend are providing value to our clients.

Management Information
• We produce regular Management Information via Key Performance Indicators. These KPIs are generated for advisers and the firm as a whole. • We have had 0 complaints in the period. • We continue to receive repeat business and client referrals.

Summary & Actions

Overall we are satisfied with our charging structure, and we feel this provides fair value to clients. This is an area that we have discussed and reviewed as a group to ensure there is consistency within the firm.

Review completed by: Dylan Tomkins

Role: Director/IFA

Next review: 06/05/2027