greenstone
FINANCIAL PLANNING

FAIR VALUE STATEMENT

April 2026

About Us

We are an independent financial planning firm based in the heart of Tunbridge Wells, offering highly personalised advice shaped around you and your circumstances. Our team brings together expertise, experience and empathy — particularly during times when life feels uncertain or overwhelming.

We understand that financial decisions are often made alongside significant life events, whether that's navigating a divorce, coping with bereavement, adjusting after a serious injury or just making your way through life. In these moments, clarity, patience, and sensitivity matter just as much as technical advice. Our role is to provide calm, steady guidance so you can feel supported and in control of your financial future.

As a Chartered Financial Planning Firm, we are recognised for operating at the highest level of professional and ethical standards. This reflects not only our technical expertise, but our commitment to acting with integrity, transparency, and genuine care in every client relationship.

Achieving Chartered status represents years of dedication, learning, and practical experience. For us, it's not just a mark of quality—it's a promise to continually uphold the highest professional standards.

We have chosen to be a member of a Network – Best Practice. The Network provides an institutional regulatory supervision and compliance framework service which provides us with a high level of regulatory assurance, enhanced professional indemnity insurance and independent compliance supervision of our advisers and the suitability of our client advice.

The Value We Add

Initial Advice – How We Work With You

Starting a financial planning journey can feel like a big step, particularly if you're going through a period of change or uncertainty. Our role is to make this process feel clear, structured, and supportive from the very beginning—giving you confidence in the decisions you make and, in the professionals, guiding you.

Our initial advice process is designed to build a strong foundation for a long-term, value-led relationship.

A thoughtful first conversation
We begin with an initial discovery meeting—an opportunity to get to know each other in a relaxed, informal way. This is your space to share what's on your mind, ask questions, and understand how we can help. We'll also explain how we work, the services we offer, and our fees, so everything is clear from the outset.

Taking the time to truly understand you
We then move into a more detailed “get to know you” stage, where we take time to understand your full financial picture, as well as the personal context behind it. This is particularly important if you’ve experienced life events such as bereavement, divorce, or a serious change in health—situations where advice needs to be handled with care and sensitivity.

Defining what matters most
Together, we explore your goals, needs, and aspirations—both immediate and longer term. We help you distinguish between what’s essential and what’s desirable, so we can prioritise your objectives in a way that feels realistic and reassuring.

Understanding your comfort with risk
We carefully assess your attitude to risk and your capacity for loss, ensuring any recommendations align not only with your financial position, but also with how you feel about uncertainty. This helps create a plan you can feel confident sticking with over time.

Reviewing your existing arrangements
We carry out a detailed analysis of any current plans, policies, or investments you hold, identifying what is working well and where improvements could be made. This ensures we build on strong foundations and avoid unnecessary change.

Researching the right solutions
As an independent firm, we research the whole of the market to identify solutions that are appropriate, cost-effective, and aligned with your needs. Our focus is always on quality, suitability, and long-term value.

Creating a clear, holistic plan
We bring everything together into a structured financial plan that connects your goals with practical, achievable steps. This plan is designed to give you clarity—helping you understand where you are now, where you’re heading, and how to get there.

Talking it through, at your pace
We then meet with you to explain our recommendations in a clear, straightforward way—avoiding jargon and taking as much time as you need. We want you to feel fully comfortable and informed before making any decisions.

Agreeing the next steps
If you’re happy to proceed, we agree how to implement the plan and move forward together. We’ll ensure all documentation, disclosures, and costs are clearly explained, so there are no surprises.

Cashflow Planning

We use cashflow software to provide a visual illustration of how your investments and financial situation move over time in relation to the financial plan we have put together with you.

You can take a considerable comfort knowing that there is some scientific rigour to our advice and how it may help you to meet your goals. Cash flow planning allows us to scenario test your plans against historical market events and simulate how your goals could be impacted by these types of events. It allows us to show how risk events might impact your portfolios.

Using software such as this alongside other professional research tools; and the ability to understand and interpret information due to the considerable experience of giving financial advice over many years, enables us to give you a level of service unavailable through anything but a small number of financial planners.

Protection for you and your family

We work with you to identify if there are any shortfalls in your protection planning, expanding upon, if not starting, the conversation around worst case scenarios and how this would impact your family. We explain, concisely and at an appropriate level, what options you have to address these shortfalls and how you would ensure your family are able to maintain your lifestyle and still meet longer-term financial goals, in the event of ill health or death.

Other Professionals

We work alongside other professionals such as accountants who have a clear knowledge and understanding of HMRC tax rules in relation to our clients and their estate's assets. We help them to understand the value of future liabilities and design and implement strategies to reduce this burden. Not only does this provide real value and peace of mind for you but it ensures that we as a firm are taking into account your entire financial situation, not just that of which we are equipped to deal with.

Similarly, we work closely with solicitors in both the field of Inheritance Tax Planning and Trust planning. Our ability to provide academic rigour and evidence-based research and statistics in relation to investment planning, provides a robustness which is invaluable for both and your other professional advisers.

Not only this but we also provide an enhanced service whereby we are happy to refer you to other trusted professional service firms such as solicitors. We have spent many years building relationships with these professionals and therefore are able to refer those we feel have the best fit for your situation or circumstances.

By having a trusted relationship with these firms, we can ensure that we are leaving you in the hands of reputable and dependable professionals.

Financial Coaching

We place a significant emphasis on providing counsel for you. Financial coaching and helping you to understand your options and ensure you do not make decisions which are detrimental to your financial health, is a large part of our business and adds a considerable amount of value.

Financial coaching is at the forefront of the financial planning movement. Our advisers spend a considerable amount of time and undertake continuing professional development to enable them to consider your financial wellbeing and how the advice we give and the way in which we give it can help them to achieve your life goals.

Financial coaching within a financial planning business such as ours has many benefits including but not limited to:

- Enabling you to clarify amounts to invest to meet your goals
- Advising you on the impact of releasing capital in certain ways and how that might impact your position
- Invaluable reassurance during volatile market conditions; often this stops you from making decisions which may potentially harm your long terms goals
- Guiding and informing you to enable you to recognise when you are making a decision due to emotion rather than the evidence available

Annual Planning Meeting

We offer at least one Annual Planning Meeting per year. This is an integral part of your financial planning journey and our 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, thinking about what may be on the horizon for you in coming years.

All of this provides reassurance and peace of mind about how your plan is working towards your goals and enables us to consider plans in the context of any changing circumstances in your life.

It also means that we can ensure the plans and investments remain suitable for you.

As part of our annual service, we undertake a rebalance for you that will ensure that your investments and exposure to asset classes remain aligned to your recommended portfolio, attitude to risk and capacity for loss. We will also proactively consider the tax consequences of these actions and ensure we are taking advantage of any tax reliefs or allowances that clients are entitled to.

Our Investment Philosophy

We offer our clients access to bespoke Greenstone Model portfolios available on our chosen platforms. These have a number of benefits including:

- Low investment charges
- Excellent diversification
- Suitable liquidity of all funds, including the property exposure
- Excellent credit quality and low duration of the fixed interest portion

The portfolios are designed to be low cost, widely diversified and to provide some exposure to known sources of outperformance, namely smaller companies, value companies and those with a higher level of profitability. Our evidence-based investment philosophy is set out in our document of the same name.

They are constructed using fund screening services provided by external investment professionals alongside our internal investment committee meetings. This committee meets every 6 months to discuss our portfolios in great detail and recommend any changes.

Should any changes be suggested, depending on their potential impact on your portfolio(s), we either write to you and recommend a change there and then, or we will wait for your annual review.

Summary

Your needs are regarded as pivotal to the way we operate. Our processes and business practices are geared towards providing the highest level of service expected by you and which we have agreed to provide on an on-going basis, matching our service level agreement.

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 Limited.

Important information: Greenstone Financial Planning Ltd is an Appointed Representative of Best Practice IFA Group Limited which is authorised and regulated by the Financial Conduct Authority, the registration number is 223112. Registered office: Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP. Registered in England and Wales No 04490633.’