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Fair Value Assessment Summary – April 2025

Supporting Good Customer Outcomes Through Fair Value

At Wealthtime Classic, we are committed to helping financial advisers support their clients in reaching their long-term financial goals. We do this by offering a platform experience built around flexibility, service, and personalisation.

As part of our responsibilities under the FCA's Consumer Duty, we undertake an annual assessment to determine whether our products and platform services continue to offer fair value. This means ensuring that the overall benefits provided remain appropriate and proportionate to the costs paid by customers within each of our defined target markets.

Our latest review was completed in April 2025, and reflects our ongoing commitment to transparency, fairness, and continuous improvement.

2025 Fair Value Assessment Outcomes

We assessed each product wrapper individually, considering its features, charges, service experience, and alignment with customer needs. The outcomes are as follows:

Product	Value for Money Outcome
SIPP	Offers value for money
General Investment Account (GIA)	Offers value for money
Stocks and Shares ISA	Offers value for money
Offshore Bond	Offers value for money

We are satisfied that each of these products continues to deliver value for money when considered alongside their target market, product features, and associated costs.

How We Assess Fair Value

Our approach to fair value is based on a consistent and transparent methodology, aligned with FCA guidance.

We consider:

Features and Benefits

We evaluate both financial and non- financial benefits, including:

- **Financial:** family linking, interest paid on cash balances
- **Non- Financial:** flexible rebalancing options, personalised service model, flexible adviser charging

We also consider the accessibility and usability of the platform as part of the overall value delivered to customers.

Price and Market Comparison

We assess the overall cost to customers, including wrapper and platform charges, and compare these against market benchmarks. We consider whether the charges are clear, reasonable, and proportionate to the benefits received. This includes a benchmarking exercise against other comparable platforms.

Value Alignment

We evaluate whether the price paid by customers results in an appropriate and consistent benefit, in line with expectations. This includes consideration of different customer profiles within the target market.

Customer Experience

Customer and adviser feedback, service levels, and support capabilities are taken into account to ensure we are delivering the outcomes we aim for in practice and not just in theory.

Our Ongoing Commitment

Wealthtime Classic continues to monitor product and service performance throughout the year to ensure our platform proposition remains appropriate and competitive. This includes responding to feedback, evolving customer needs, and market developments. Fair value assessments are a core part of how we demonstrate our commitment to Consumer Duty in action.

For more information about our approach to Consumer Duty, visit www.wealthtime.com

Should you require this document in an alternative format, please contact our Client Services team via email admin@wealthtime.co.uk or via telephone on 03330 417010.

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