



# Understanding your Personal Value Statement (PVS)

When you work with Flying Colours Advice, you won't just receive a financial plan, you'll receive a Personal Value Statement (PVS). This personalised report shows the value our advice could add, based on your specific goals, risk profile, and financial situation.

**It helps answer the question: "Will I be better off by following this advice?"**

We believe financial advice should be transparent and easy to understand. Your PVS gives you a clear basis for deciding whether to go ahead with our advice.

## How we calculate value

We break it down across four key areas:



### Reaching your goals

A financial plan designed to help you live the life you want, now and in the future



### Reducing costs

We assess product fees and recommend lower-cost options where suitable



### Reducing tax

Our advice makes full use of allowances and tax-efficient strategies



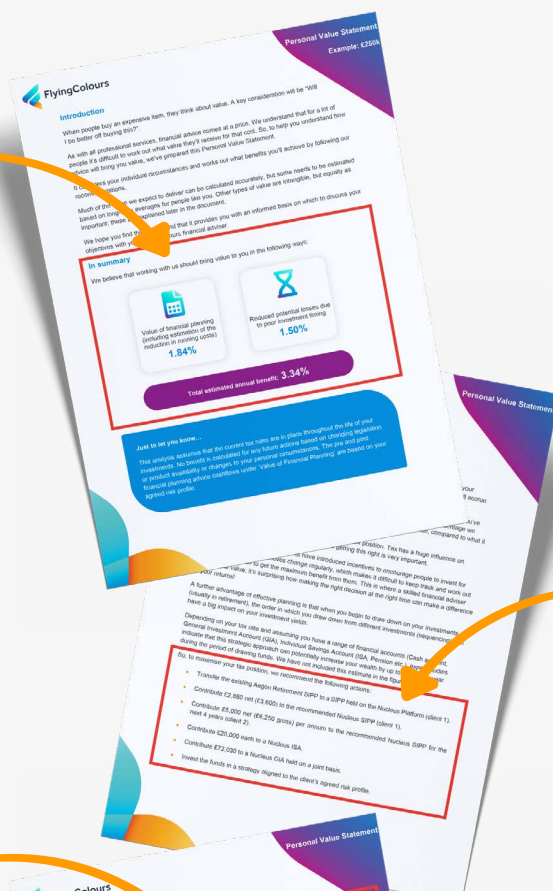
### Growing your lifetime wealth

We align your investment strategy to your goals and risk profile

## Breaking down the key insights

### Estimated annual benefit

A top-level summary of how our advice could deliver value each year through better planning and investment decisions.



### Example recommendations

Outlines the steps we might suggest that will help you boost your lifetime wealth and minimise tax.

### Projected gains and risk adjustment

Highlights how adjusting your investment risk to match your goals can improve long-term returns.



### Lifetime wealth projections

Shows how your wealth could grow over time (with and without our advice) to highlight the long-term value of planning.

### Reducing running costs

Explains how we identify and remove unnecessary fees, by recommending more efficient, well-matched investment solutions.



### Avoiding investment mistakes

Shows how advice can help prevent common errors, like poor timing or lack of rebalancing, that often reduce self-investor returns.

### Beyond the numbers

Highlights the added value of getting advice, expert support, ongoing planning, and help aligning financial goals across your household.



**Some values are estimated based on long-term averages and your agreed risk level. Actual outcomes may vary.**

## Want to see how advice could add value to your future?

Book a free, no-obligation consultation with an independent financial adviser to learn more about the Flying Colours Advice Personal Value Statement

 **0333 241 9910**

 **WEBSITE**

 **EMAIL**