Fiducia

PARTNERSHIP PROGRAMME

from

equity&general

planning for life

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An Immediate, Respectful Exit.
A Trusted Home for Your Clients.
A Strategic Acquisition by E&G.

If you are an experienced IFA, whether directly authorised or operating under a network, and you're ready to retire now, you may be asking:

- Can I exit immediately without compromising what I've built?
- Will my clients be cared for by advisers I trust to carry on my values?
- Is there a clean, fair, and stress-free way to transition that preserves my legacy?

The Fiducia Programme is designed precisely for this moment: a structured, no-pressure pathway for advisers seeking to retire now with confidence that their clients and legacy will be protected.

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The Pressures You May Be Facing

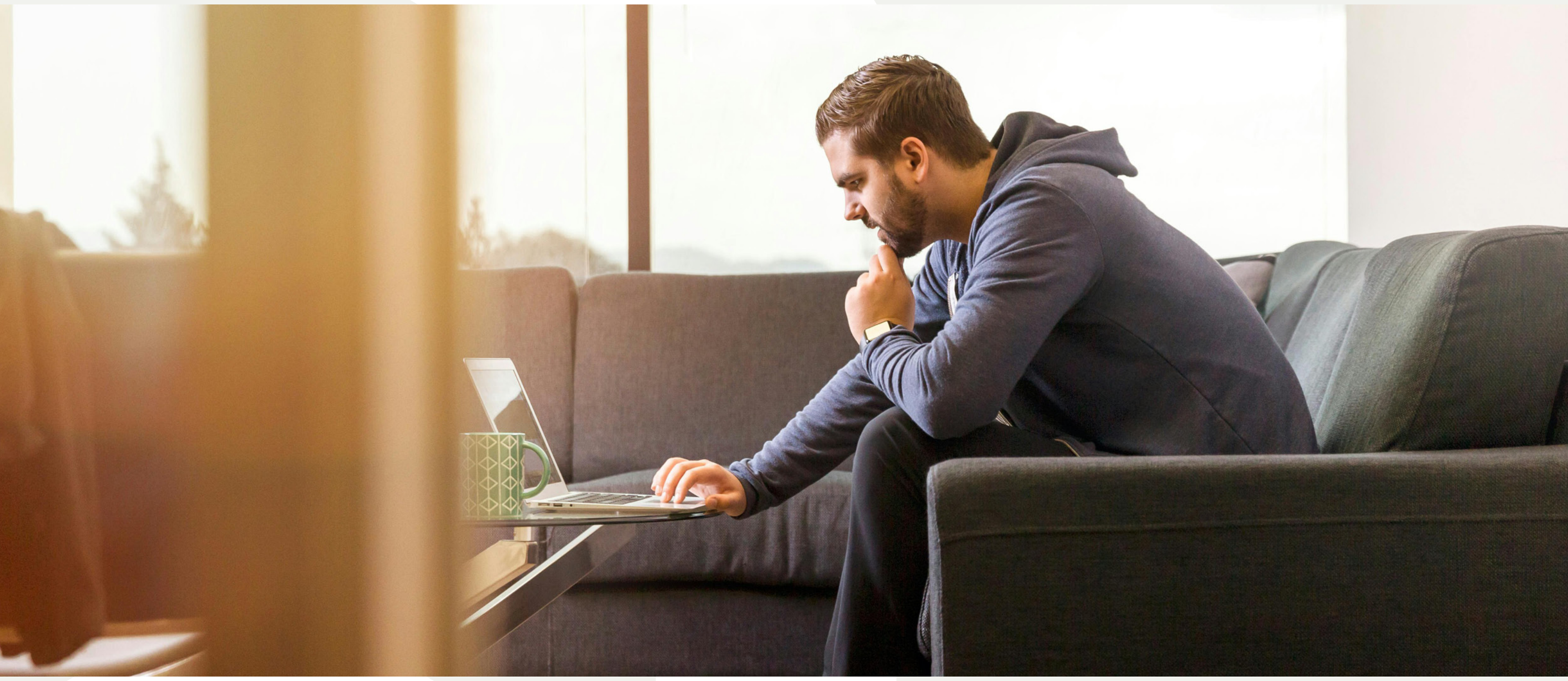
You have dedicated your career to your clients, but the weight of regulation, operational complexity, and commercial uncertainty is making continued involvement increasingly unattractive

- Rising regulatory demands under Consumer Duty and SM&CR.
- Increasing costs of compliance, technology, and PI insurance.
- Time-consuming reviews and admin, with less time for real client relationships.
- Difficulty finding a buyer who respects your values and your clients.
- Concern about leaving clients behind or handing them to an unknown consolidator.

You deserve to retire with dignity, clarity, and peace of mind; that is exactly what the Fiducia Programme provides.

A Bespoke, Adviser-First Exit

At E&G, we specialise in working with IFAs typically managing £25M to £100M AUM, where the principal has built long-standing, trusted relationships with clients. Our acquisition model protects what matters most to you.



What Makes Our Approach Different?

- Discreet, tailored deals: We understand every principal's priorities are different; personal, professional, and financial. Each acquisition is structured around your goals.
- Continuity of service: Whether you prefer to phase out gradually or exit immediately, we prioritise seamless transitions and, where appropriate, the retention of your team.
- No aggressive sales culture: Your clients will never be treated as just numbers. We focus on preserving relationships and delivering the same high level of care they're used to.
- You decide the pace: We work entirely on your timeline, with the infrastructure and people in place to support whatever pace of transition you need.

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Key Features of the Fiducia Programme

- Immediate acquisition of your client book at no less than market value: recognising your years of care and commitment.
- Smooth and respectful handover, with all client communications handled sensitively, jointly branded if desired, and carried out with full transparency.
- Full client novation and continuity of advice managed professionally and with zero disruption.
- Optional continued involvement: step away completely or remain involved as a consultant. You choose your level of engagement.
- Legacy protection through our emphasis on intergenerational wealth planning, ensuring your clients' families remain supported and assets stay under advice.
- Our trainee advisers proactively re-engage legacy clients, helping guide them back to your firm for advice during the transition process.

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Why Advisers Choose E&G

- Confidence that your clients are in safe, professional hands.
- Flexible terms that reflect fair value for your life's work.
- The opportunity to protect your legacy, not lose it in a corporate merger.
- A personal, respectful process from first conversation to final handover.

This is not a consolidator exit or a rushed sale. It's a bespoke, adviser first model built on shared values, long-term relationships, and professional integrity.

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Why This Matters to You

You have earned the right to step back on your own terms without compromising your values or putting your clients at risk.

With the Fiducia Programme, you can:

- Exit immediately, with a clear, secure plan.
- Ensure your clients are looked after, by advisers who prioritise care, not sales.
- Receive fair value for your business not a discount driven by pressure or platform consolidation.
- Retire with confidence, knowing everything has been handled professionally and respectfully.

Let’s Talk

Whether you are ready to exit now or just want to explore your options, we are here for a confidential, no-obligation discussion. No pressure. Complete discretion. Just a chance to ensure your legacy and your clients are in the right hands.

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