Santorini Financial Planning Ltd

FOR UK PROFESSIONAL INTRODUCERS & STRATEGIC PARTNERS

Strategic Partnership Pack.

Independent, evidence led lifestyle financial planning for successful business owners approaching the chapter where work becomes a choice rather than a necessity.

PREPARED · JUNE 2026 · CONFIDENTIAL

ABOUT THIS PACK

Financial planning for the life your clients are building.

This document gives professional introducers everything they need to understand who we are, how we work, and how a referral to Santorini protects both them and the client they care about.

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A

SECTION A

Firm Overview

Santorini Financial Planning is a boutique, owner managed firm built for a particular kind of client: the successful business owner approaching the chapter where work becomes a choice rather than a necessity. We are independent, evidence led, and unhurried. We plan for the life a client is building, not simply the numbers behind it.

We understand business owners because we are business owners too. As a family run practice, we know the pressures, the priorities and the long term decisions that come with building something of your own. That is why our relationships tend to last: many of our clients have been with us for more than twenty years, and we consider it a privilege to be a steady presence across the chapters of a family's life.

Our founder, Matthew Walne, is a Certified Financial Planner, a Chartered Fellow in Financial Planning, a Chartered Financial Planner and a Registered Life Planner, with twenty seven years of experience.

Founded in 2010, Santorini Financial Planning advises 32 active client families and oversees £20 million of assets under advice, primarily serving clients across the East Midlands. Alongside Matthew, the team includes a paraplanner, an administrative support and a dedicated telephone call handler, enabling the firm to deliver a highly personal, responsive service. The firm is one of only three Accredited Financial Planning Firms in Leicestershire and holds a 4.9 out of 5 rating on VouchedFor.

Please refer to the Appendix at the end of this document for copies of the firm's certifications.

STATUS

Independent & Accredited

An Accredited Financial Planning Firm, advising across the whole of the market.

EXPERIENCE

27 years

Led by founder Matthew Walne.

BUILT FOR

Business owners

Typically aged 50 to 60, approaching retirement or a business exit.

OUR MODEL

Relationship led

Lifestyle financial planning, not transactional product advice.

B

SECTION B

Regulatory Status & Authorisation

Santorini Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority. Advice is given under the firm's own FCA permissions and is aligned to the FCA's Consumer Duty, which requires us to act to deliver good outcomes for clients.

- **FCA firm reference number:** 585145. Verifiable at register.fca.org.uk.
- **Company registration:** Registered in England and Wales, No. 7472685.
- **Registered address:** 78 Baum Drive Mountsorrel Loughborough Leicestershire, LE12 7XW
- **Professional standing:** Accredited Financial Planning Firm; founder holds Chartered status.
- **Regulated permissions:** Advising on investments (except on Pension Transfers and Pension Opt Outs); advising on P2P agreements; arranging (bringing about) deals in investments; making arrangements with a view to transactions in investments; and agreeing to carry on a regulated activity.
- **Compliance oversight:** Managed in-house, with support from The Compliance Department.
- **Professional indemnity insurance:** Professional indemnity insurance is maintained with a £2m limit of indemnity.

C

SECTION C

Advice Framework & Process

Good planning is a journey, not a transaction. Ours follows six clear stages, so a client always knows where they are and what comes next.

01

Get to know you

We build the relationship first, understanding goals, values and the future a client wants, alongside the detail of income, savings, investments, pensions and protection. This first meeting is at our expense and carries no obligation.

02

Analyse and assess

We review the current position, highlight gaps or risks, and identify the ways a client's financial future can be strengthened.

03

Visualise to realise

We present a personalised plan in a clear, visual format, including lifetime cash flow modelling, so the path ahead can be seen rather than simply described.

04

Make it happen

We implement the agreed plan, arranging pensions, ISAs, investments and protection, structuring assets efficiently, and handling the paperwork.

05

Keep on track

We review the plan regularly and adjust it as life changes, with annual strategy meetings, ongoing monitoring, proactive updates and unlimited access to the team.

06

Coaching throughout

Across every stage we coach, guide, and liaise with a client's other trusted advisers, including their accountant and solicitor.

Lifetime cash flow modelling at the centre

Cash flow modelling sits at the heart of every plan. It answers the question so many business owners are really asking: when can I afford to step back, and what will my life look like when I do? For an introducer, the reassurance is that recommendations are always documented in writing and the process is consistent from one client to the next.

The Retirement Lifestyle Programme. Alongside the core journey, we run a Retirement Lifestyle Programme designed specifically for busy business owners preparing for retirement.

SECTION D

Investment Proposition & Governance

We are independent and planning led. A solution is chosen only once a client's objectives, time horizon, tax position, liquidity needs and attitude to risk are understood. Product and provider selection sits inside the planning process; it never drives it.

Genuinely independent. We have unrestricted access to the whole of the market and recommend only what is right for a client, with no in-house product to sell.

Evidence based investing. Our approach is grounded in Nobel Prize winning economics and more than fifty years of research. We focus on long term results, on minimising unnecessary risk, and on keeping costs and management fees low, so that more of a client's money stays invested for their future.

A steady hand. The discipline of an evidence based approach helps protect clients from impulsive, emotion led decisions, keeping them on course through the ups and downs of markets and life.

Governance. Investment decisions are overseen by founder and Chartered Financial Planner Matthew Walne, supported by the firm's Investment Committee. This collaborative approach combines specialist research, fund manager insight and regular review to help ensure investment decisions remain aligned with clients' best interest.

Implementation. We operate a Centralised Investment Proposition using carefully selected model portfolios. Investment solutions are matched to each client's objectives, risk profile and financial needs, and portfolios are reviewed on an ongoing basis to ensure they remain appropriate.

Risk Profiling. We use EValue to assess each client's attitude to risk and capacity for loss. This helps ensure investment recommendations are aligned with each client's objectives, time horizon and financial circumstances.

Sustainable Investing. ESG investment solutions are available through the EBI Earth Portfolios, providing clients with a globally diversified investment approach that incorporates environmental, social and governance considerations.

E

SECTION E

Client Safeguards & Consumer Duty

We believe advice should be personal, transparent and built to last. Financial planning at Santorini is a relationship, not a product sale, and that belief shapes how we protect the people we look after. Because our independent advice is given solely in a client's best interests, they can trust that every recommendation is made for them and no one else.

CLIENT FIRST CULTURE

A personal, relationship driven service. We care about clients and their families, and aim to be a steady, central presence across the chapters of their lives.

CLEAR COMMUNICATION

Clear written recommendations and an unhurried process, with no pressure or hard selling, reviewed regularly so the plan keeps pace with a client's life.

INDEPENDENT ADVICE

Whole of market and unbiased, so a client can be confident every recommendation is made for them alone.

Client Safeguards. Client assets are held through Fundment, with client money held in segregated trust accounts with major UK banks in accordance with the FCA's client money rules and guidance. Client assets remain separate from Fundment's own assets and, where applicable, are protected by the Financial Services Compensation Scheme (FSCS).The firm operates a Centralised Investment Proposition supported by robust governance arrangements and maintains a formal Vulnerable Client Policy, with all staff receiving initial and ongoing training to identify and support clients in vulnerable circumstances.

Santorini operates a formal complaints procedure, investigating complaints promptly and fairly, with clients able to refer unresolved complaints to the Financial Ombudsman Service where appropriate. Anti-money laundering (AML) and Know Your Customer (KYC) checks are completed during the onboarding process using SmartSearch, and personal data is processed in accordance with UK GDPR requirements under the oversight of the firm's Data Protection Officer, Mr Matthew Walne. Santorini Financial Planning is registered with the Information Commissioner's Office (ICO), registration number Z3328338.

F

SECTION F

Ideal Client Profile & Suitability

We work best with successful business owners who are thinking about the next chapter, and we are happy to be specific about it, because a well matched introduction serves everyone.

Who we are built for

- Business owners typically aged 50 to 60 who are successful and beginning to think about retirement or a business exit.
- Owner managed and family run businesses, often led by two directors such as a husband and wife, considering succession or sale.
- Clients with investable assets of around £500,000 or more.
- People who value a long term relationship, are happy to delegate planning to a trusted partner, and appreciate independent, evidence based advice.

Common areas of planning

Knowing when retirement is possible and how much is enough; planning a business exit and protecting the proceeds; protecting the family; planning efficiently for tax; and making sure investments last comfortably through retirement.

Where we are not the right fit

- Clients seeking only a one off product recommendation.
- Those who prefer to manage their own investments.
- Anyone unwilling to engage in holistic planning.
- Prospects significantly below the £500,000 asset level.

> **Timing creates value**
>
> The best introductions tend to come before a key decision is finalised, such as agreeing the sale of a business, so that planning can shape the outcome rather than simply respond to it.

What we don't do. We work alongside a client's accountant and solicitor, not in place of them. A referral to Santorini complements your relationship with your client; it does not compete with it.

G

SECTION G

Referral Framework

We have made introducing a client simple, and built it around protecting your relationship at every step.

How a referral works

01
Identification

You spot a client who fits the profile in Section F, often a business owner approaching retirement or an exit.

02
Warm introduction

You introduce the client to Matthew by email. There is no cost to you or to your client for making the introduction.

03
Initial meeting at no cost

We arrange a short call to confirm fit, then hold a Get to Know You discovery meeting at our expense and with no obligation.

04
Scope and engagement

If it is right for everyone, we agree the scope of planning clearly and in writing before any work begins.

05
Advice and implementation

We build the plan, present it through lifetime cash flow modelling, and implement it once agreed.

06
Ongoing service and feedback

The client receives annual strategy meetings and unlimited access to the team. With their consent, we keep you informed so you can see your introduction is in good hands.

Your point of contact



Matthew Walne

Founder & Certified Financial Planner

matthew@santorini-fp.co.uk

Why introducers refer to Santorini

- We understand business owners because we are business owners too.
- Our relationships are long term and family oriented.
- We are highly qualified specialists in retirement planning, business exits and long term wealth.
- Our advice is independent and technically strong.

Example introduction wording (feel free to adapt)

> *"I would like to introduce you to Matthew Walne at Santorini Financial Planning. Matthew specialises in helping business owners plan for retirement and exit, and I think a conversation would be genuinely worthwhile. I will leave you both to arrange a time to talk."*

SECTION H

Case Studies & Use Cases

Real stories tell partners more than any list of services can. The use cases below are illustrative and anonymised, drawn from the kind of work we do every day, and show where a timely introduction adds the most value.

TAKING THE LEAP

He opened my eyes to the possibility and gave me the confidence to take the leap.

Jon Langford

A PERSONAL APPROACH

Matt didn't come across as a normal financial services type of person.

Phil & Sharon Middleton

RETIREMENT READINESS

Working with Santorini is very collaborative, we've created a bespoke plan suited to my financial goals.

Bob Moul

PEACE OF MIND

When I think about my finances now, I don't worry.

Sue Johnson

RETIREMENT CONFIDENCE

It's reassuring to know that Matthew has my best interests at heart.

Pete Henson

Our clients also speak warmly about working with us. To watch our testimonial films, please visit santorinifinancialplanning.co.uk/about-us.

APPENDIX

Firm Certifications

The following certifications have been included for reference.

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

This is to certify that

Matthew Walne

Membership no. 190144

has completed the requirements
to achieve the title of

Chartered Wealth Manager ™

Date 06 December 2021

TRACY VEGRO OBE
CHIEF EXECUTIVE, CISI

There are terms and conditions for maintaining this title: please refer to cisi.org/cwm

CISI

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

THIS IS TO CERTIFY THAT

Matthew Walne

having satisfied the education, examination, experience and ethics requirements for certification and having agreed to abide by the CISI's Code of Conduct, is hereby authorised to use the CFP™, CERTIFIED FINANCIAL PLANNER™ and CFP™ marks in the United Kingdom, with all rights and privileges pertaining thereto and subject to periodic renewal requirements as established and amended from time to time.

CERTIFIED FINANCIAL PLANNER™

CFP™

Membership Number: 190144

Valid from 02 April 2026 to 31 March 2027

Tracy Vegro OBE
Chief Executive
Chartered Institute for Securities & Investment

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

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Chartered Institute for Securities & Investment is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

ACCREDITED FINANCIAL PLANNING FIRM™

This is to certify that

Santorini Financial Planning

has satisfied all requirements for accreditation
and confirmed that it has in place policies and procedures compliant
with the Chartered Institute for Securities & Investment's Code of Conduct.

We hereby grant authority to use the trademark

CISI Accredited Financial Planning Firm™

between the following dates:

March 2026 – February 2027

All rights and privileges are subject to continued adherence to
the Chartered Institute for Securities & Investment's agreement
and annual renewal of accreditation.

Tracy Vegro OBE,
Chief Executive,
Chartered Institute for Securities & Investment

Christopher Morris, Chartered MCSI
Head of Financial Planning Policy & Engagement,
Chartered Institute for Securities & Investment

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

This is to certify that

Matthew Walne

Membership number: 190144

has been awarded the status of

CFP™ Chartered Fellow (Financial Planning)

of the Chartered Institute for Securities & Investment

and is entitled to use the following designatory letters

CFP™ Chartered FCSI (Financial Planning)

Signed

Chairman

Chief Executive

Date

01 April 2026

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

CISI
CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT

STATEMENT OF PROFESSIONAL STANDING

This is to certify that

Matthew Walne

(FCA Reference Number: MTW00016)

has fully completed the qualifications requirement, has maintained competence through continuing professional development and had agreed to adhere to the FCA COCON / FCA APER requirements and the CISI's Code of Conduct

CHARTERED INSTITUTE FOR SECURITIES & INVESTMENT CPD

This Statement of Professional Standing is valid for the period:

01 December 2025 to 30 November 2026

Kevin Moore, Chartered MCSI, Head of Accredited Body,
Chartered Institute for Securities & Investment

Tracy Vegro OBE, Chief Executive,
Chartered Institute for Securities & Investment

People must be approved by the FCA before giving financial advice. You can check if this person is approved by the FCA to give advice by going to www.fca.org.uk/register and searching with their FCA individual reference number.

CISI number: 190144

CISI Membership Grade: CFP™ Chartered FCS

Date of joining: 28 October 2015

This Statement of Professional Standing remains the property of the CISI and can be recalled at any time.
3rd Floor, 20 Fenchurch Street, London EC3M 3BY +44 20 7645 0600 cisi.org

PARTNER WITH SANTORINI

Your vision.
Our expertise.

When you introduce a client to Santorini, you are introducing them to a partner who will care for them the way you do: with patience, expertise and a genuine interest in the life they are building. We would welcome the conversation.

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FCA NUMBER
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Santorini Financial Planning Ltd

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