

Value Assessment

Select Platform

December 2023

Fair Value Assessment

This document is intended to be used by financial advisers as distributors of our products and services. It should not be provided to customers.

The fair value outcome is a key objective of the Consumer Duty regulation. We must assess the service and products that we provide to ensure that we are meeting the FCA regulation. We have assessed the following areas of the platform operation to ensure that the service we provide is fair value for our customers.

Target Market

We have identified our target market as being digital first consumers who engage with Financial Advisers – you can see the detail by clicking [here](#).

Customer Focused Approach

The Marlborough Select Platform is a relatively new entrant to the market, and we pride ourselves on thinking about the best interests of consumers.

We can evidence this by our integration between Salesforce and our platform technology to facilitate accessibility for financial advisers, who can initiate contact with us at their convenience and are able to monitor our responses.

To date, we do not have enough contact to monitor expected response times and we have not received any complaints.

As our platform continues to evolve, the product governance committee will receive regular MI to monitor trends and root cause analysis.

The recently formed communications forum will review all literature and ad-hoc letters to ensure that we create transparent and clear communication.

Value for Money

We have completed a cost comparison against some key competitors and our charges reflect value for money for our target market.

We do not retain interest earned on client money. Any interest earned is passed on to the client in full.

We have comparable products, and our service should stand out as we grow. We will continue to monitor this over the coming months.

Preventing Harm

To date, we have not had any instances of data breaches or fraud attempts. We have controls in place to help combat breaches and fraud attempts. If it were to happen, we would take all reasonable steps to comply with legal requirements to inform affected parties.

We do not have any concerns regarding transfer times. We will be monitoring this closely as our first customers on-board.

There are no non-standard assets on platform.

We can evidence that the platform and salesforce have a 100% up time.