

Fair Value Assessment disclosure for ARIA Platform

offered by Absolute Return Investment Advisers (ARIA) Limited

July 2023
Version.1.0

Financial services provider, including wealth management, investment platform services and investment management.

Focused on delivering investment solutions that are ‘all cycle’ – those that weather the financial season; be that inflationary, deflationary or other. We’re ‘all in’ on seeking to surgically identify specific investing strategies and risk premiums, be those in listed public securities or ‘physical’ real assets; and be the bridge that simplifies our client’s attainment of those harder to achieve yet rewarding objective.

The Financial Conduct Authority (FCA) requires all UK providers of financial services to conduct a fair value assessment of their products as part of Consumer Duty. This covers a variety of areas, including the benefits and limitation of products, as well as cost. ARIA is transparent about its products and services and is pleased to present a summary of the assessment for ARIA Investment Platform accounts.

Overview of the platform service

Category	General Investment Account (GIA)	Individual Savings Account (ISA)	Qualifying Recognised Overseas Pension Scheme (QROPS)	Offshore Bond (OFB)
Nature of the product and its benefits	Good Value	Good Value	Good Value	Good Value
Limitations in the product and services	Good Value	Good Value	Good Value	Good Value
Mitigating foreseeable harm and potential customer vulnerability	Good Value	Good Value	Good Value	Good Value
Overall Value	Good Value	Good Value	Good Value	Good Value

Target market assessment

ARIA Investment Platform is open to all retail and professional clients. The distribution strategy is primarily through regulated advisors, however we do accept non advised clients on an execution only basis. We accept all advisory firms on an individual basis and will consider worldwide applications. The advisory firms need to enter into Terms of Business with ARIA Investment Platform in order to be accepted.

We cannot however accept US persons directly, however US persons might be accepted through third party products if the registered provider permits.

Our platform is suitable for clients that have, or their representative has (where an individual has been appointed to make investment decisions on behalf of a client), a basic level of financial knowledge or above. It is their financial adviser’s responsibility to ensure that the discretionary investment strategy or investments selected are appropriate for their client

The potential for loss varies for each client depending on the underlying investments agreed between the client and their financial adviser. It is the responsibility of a client’s financial adviser to provide advice regarding the suitability of investments. Our products offer no capital guarantee, so are generally suitable for clients with some ability to bear loss.

Negative target market:

- Direct US persons
- No ability to sustain capital loss, seeking full capital protection, requiring guaranteed income
- Preference for physical or complex assets not available through the platform
- Access to live pricing for trading

Target Market	GIA	ISA	SIPP/QROPS	OFB
Residency	No EEA clients	UK residents only	No restrictions	No restrictions
US Person	Not accepted	Not accepted	Depends on third party product provider	Depends on third party product provider
Age	Over 18s	Over 18s	Over 18s	Over 18s
Negative target market	Under 18s, US Persons	Under 18s, non UK residents, US persons	Under 18s	Under 18s