

Value and outcomes at Novitas

Cost is what you pay. Value is what you keep.

INTRODUCTION

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Cost vs value

In financial planning, it's easy to confuse movement with progress. Lots of activity can look impressive and still produce an average outcome. Novitas measures value differently – by outcomes that matter to you, delivered in a way that is clear, timely and sustainable.

This is the anti-default resulting in fewer unforced errors, better coordination and decisions that keep working when life changes.

Cost is the fee you pay. Value is what remains in your favour after the decisions have been made and after life and markets have had their say.

That includes things people rarely put a tidy price tag on, but feel very clearly over time:

- Less avoidable tax leakage
- Fewer behavioural mistakes (panic selling, chasing performance, paralysis)
- Better sequencing when you start spending
- Better coordination across saving, spending and sharing
- Fewer “we didn’t think of that” moments when life changes
- Less complexity to manage, without sacrificing outcomes.

In other words: cost is a line item. Value is the part you still have.

Goal setting and cashflow planning use assumptions about returns, inflation, tax and life expectancy which may not be borne out. Projections are not guaranteed. The value of investments can fall as well as rise. Tax treatment depends on individual circumstances and may change. The Financial Conduct Authority does not regulate tax planning.

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0115 977 1046



www.novitaswealth.co.uk



admin@novitaswealth.co.uk



43b Plains Road, Mapperley,
Nottingham NG3 5JU

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WHAT VALUE MEANS AT NOVITAS

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What value means at Novitas

A solution is valuable if it:

- Improves your ability to Save it, Spend it, Share it (including the overlap years)
- Reduces avoidable leakage (cost drag, tax drag, timing mistakes, missed allowances)
- Increases resilience (so you're not forced into poor decisions at bad times)
- Remains understandable and workable over the long term.

If it adds complexity without improving outcomes, it isn't value, it's clutter.

OUTCOMES WE AIM TO DELIVER

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Outcome goals (what the money provides)

These are the real-world results the plan must support:

- Work becoming optional on your terms
- A sustainable standard of living (including flexibility and one-offs)
- Controlled, tax-aware income during drawdown
- Purposeful lifetime gifting and a clean legacy plan
- Fewer money stress moments because the plan anticipates reality.

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Resilience outcomes (how well the plan holds up)

Because a plan that only works in good conditions isn't a plan:

- Adequate buffers for shocks and timing risk
- Reduced vulnerability to inflation and market volatility
- Agreed decision rules that prevent reactive behaviour
- A clear sequence for spending, saving and gifting during crossover years.



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OUTCOMES WE AIM TO DELIVER

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Process outcomes (how decisions get made)

This is where uncommon intelligence shows up:

- Clarity on what you have, what it's for and why it's there
- Joined-up decisions (so one action doesn't accidentally damage another)
- A review rhythm that is meaningful, not performative
- Documentation that makes the plan transferable and robust.

HOW WE MEASURE WHETHER OUTCOMES ARE BEING ACHIEVED

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We use three lenses:

We use three lenses:

1. Does it fund the life?

Are you on track to meet the lifestyle and support objectives you've set, including flexibility?

2. Does it hold up under stress?

Would the plan still work if markets are unhelpful, inflation stays high, or life changes?

3. Is it workable?

Can the plan be followed without constant tinkering, anxiety, or needing perfect behaviour?

If the answer to all three is "yes", that's a good outcome, even if a target number is not hit exactly.

THE 95% ACHIEVED REALITY

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NOT PASS/FAIL. A CONFIDENCE RANGE.

A number is only a proxy for an outcome. If you reach 95% of a target:

- The key question is what changes in real life
- For most lifestyle objectives, this is rarely a cliff edge
- We plan with thresholds: minimum acceptable / target / stretch
- We define what action (if any) happens at each level.

Outcomes are about usefulness, not perfection.

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THE NOVITAS VALUE TEST

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A SIMPLE STANDARD WE APPLY TO EVERYTHING.

A change is only worth making if it is:

- Timely: it needs doing now, not “sometime”
- Clear: you can understand and explain it
- Outcome-positive: it improves your position meaningfully
- Sustainable: it reduces reliance on luck, timing, or constant attention.

If it doesn't pass those tests, we don't dress it up. We leave it alone.

WHAT YOU SHOULD NOTICE AS A CLIENT

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What you should notice as a client

If Novitas is adding value, you should feel:

- More clarity (less financial fog)
- More confidence (fewer “are we doing the right thing?” moments)
- More control (decisions are deliberate, not reactive)
- More coherence (saving, spending and sharing work together)
- Less complexity (without sacrificing outcomes).

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