Securo

PARTNERSHIP PROGRAMME

from

equity&general

planning for life

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A Respectful Retirement, a Protected Legacy, and Peace of Mind for You and Your Clients with E&G

If you are an experienced adviser, whether directly authorised or operating under a network, and you're beginning to think about retirement over the next few years, you may be asking yourself:

- What will happen to my clients once I step back?
- Will I be able to exit on fair terms, confident that my clients will be well looked after?
- Is there a succession path that truly reflects my values and protects the legacy I've worked so hard to build?

If you are directly authorised, you may also be feeling the growing fatigue from the mounting demands of running a regulated business. You are not alone.

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The Pressures You May Be Facing

1. Regulation & Governance

- The increased demands of Consumer Duty and PROD are pushing firms to prove value and suitability like never before.
- PI insurance costs are rising, and FCA scrutiny is only intensifying.
- SM&CR brings additional governance, personal accountability, and complex administrative responsibilities.

2. Operational Strain

- The costs of compliance, technology, administration, and insurance continue to grow.
- Limited capacity makes it harder to keep up with evolving FCA expectations.
- Servicing low-value or legacy clients while required is often commercially unviable under Consumer Duty.

3. Time & Client Service Pressures

- You are likely spending more time on reviews, disclosures, and compliance, and less on what really matters: your clients.
- Demonstrating value for clients with passive or long-term holdings has become more challenging.
- Even unprofitable relationships must still meet full regulatory servicing standards.

4. Succession & Staffing Challenges

- Many advisers face retirement without a clear succession plan.
- Hiring and retaining skilled paraplanners or compliance support is increasingly difficult.
- As a business owner, you are likely wearing multiple hats which limits strategic growth and increases burnout risk.

5. Commercial Pressures

- Fee compression and the rise of low-cost platforms are eroding margins.
- Larger firms, consolidators, and vertically integrated models continue to attract both clients and talent through scale, branding, and technology.
- You are left with a choice: grow, sell, or risk becoming uncompetitive.

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How E&G Can Help You Transition With Confidence

At E&G, we understand these challenges because we have built our model around solving them.

Our succession-led recruitment programme is designed specifically for advisers like you: those who care deeply about their clients, their legacy, and doing things the right way.

We typically work with principal-led firms managing £25M–£100M AUM and offer a structure that gives you clarity and control while giving your clients the continuity they deserve.

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Key Features of the Securo Programme

- Continue running your business, with the support of our compliance, paraplanning, administration, and infrastructure teams.
- Transition at your own pace, staying client-focused and in control.
- Exit on fair terms, with E&G acquiring your AUM at no less than market value when you choose to retire.
- No pressure if it is not the right fit: if we cannot agree on terms, your clients will be novated to a host of your choosing.
- Preserve your legacy, through our emphasis on intergenerational wealth planning and client-family continuity.
- Benefit from our trainee advisers, who can proactively reconnect with your legacy clients and help guide them back to you or your team for advice.

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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 about losing control or forcing a sale. It's about collaboration, flexibility, and mutual respect.

We offer a secure, values-aligned path to retirement: one that allows you to transition gradually, protect what you've built, and ensure continuity for your clients in a supportive, relationship-led environment.

Why This Matters to You

The value of your work isn't just measured in AUM; it's in the trust you've earned and the relationships you have nurtured.

With the Securo Programme, you can:

- Exit on your own terms: no rushed sales or cultural mismatches.
- Ensure your clients are cared for by advisers who share your principles.
- Secure your financial future while safeguarding your reputation and relationships.
- Stay as involved as you want, for as long as you want.

Let's Talk

If you're beginning to consider your next steps, we'd welcome the opportunity to have a conversation. No pressure, just a chance to explore whether our approach aligns with your goals.

Let us protect what you have built, together.

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