



B Lab Statement on Expert Financial Solutions Ltd's B Corp Certification

B Lab's independent Standards Advisory Council has rendered the following decision and guidance regarding eligibility for B Corp Certification for companies in the Wealth Planning Structures companies:

"Wealth planning structures companies and other financial service companies that 1) operate in jurisdictions in the Tax Justice Network's Corporate Tax Haven Index with a 100 Haven Score and 2) do not exclusively serve clients physically resident in that jurisdiction are currently ineligible for B Corp Certification. All other wealth planning structures companies are eligible for B Corp Certification if they meet the following requirements..."

Expert Financial Solutions Ltd is required to disclose a summary of how it complies with these industry requirements as a part of its B Corp Certification. For more information on the specific requirements, please refer to B Lab's position statement on Wealth Planning Structures Companies [here](#).

Summary of Company

Expert Financial Solutions operates as a financial advisory firm providing holistic financial planning services, with tax planning incorporated as one component of its broader offering. Its primary client base consists of individuals approaching or in retirement, focusing on both wealth accumulation and decumulation strategies. The company advises on mainstream, transparent tax-efficient approaches aligned with UK legislation, such as the use of Individual Savings Accounts (ISAs), pension contributions, and capital gains tax allowances, as well as structuring retirement income efficiently.

The company's operations are limited to the United Kingdom, and all tax-related advice is based solely on UK tax legislation.

Expert Financial Solutions's Disclosure on Required Best Practices

1. Compliant jurisdictions: Operations in jurisdictions that the OECD's Global Forum has rated as "Compliant" or "Largely Compliant" with the EOIR Standard.

As the company's operations are limited to the United Kingdom, all of the company's activities are conducted within a jurisdiction that is generally recognized as compliant with international standards, including those assessed by the [OECD's Global Forum on Transparency and Exchange of Information for Tax Purposes](#). The firm does not operate in or engage with offshore jurisdictions or tax havens.



2. Management practices for regulatory compliance: *Demonstrate sufficient management practices in place to screen clients for criminal activities and compliance with relevant local and international regulations.*

Expert Financial Solutions demonstrates structured compliance practices through mandatory Anti-Money Laundering (AML) procedures applied to all clients. This includes identity verification using official documentation and independent checks (e.g., soft credit searches). The company also seeks to minimize exposure to Politically Exposed Persons (PEPs), applying enhanced due diligence where such relationships arise. Additionally, all client advice particularly where tax planning is involved, is documented in suitability reports that are subject to review by an independent third-party compliance provider, ensuring adherence to regulatory and professional standards.

The company avoids recommending high-risk or complex tax-driven investment vehicles (e.g., EIS, VCT) and does not engage in aggressive or offshore tax schemes. For complex tax matters, clients are referred to qualified accountants, and the firm does not handle tax filing or reporting obligations (except where incidental to the advice we give, for example we will help clients within the frame of our knowledge, experience and qualifications, with CGT returns and pension contribution reporting for self-assessment purposes).

3. Public tax policy: *Publicly available tax policy statement approved by the highest level of governance (e.g. Board of Directors) within the company, that appropriately reflects and confirms alignment with the principles contained in the B Lab tax Framework that the taxes paid over time by their clients are representative of the business' or the individual's actual income and operations in each jurisdiction. This statement should also include acknowledgment that their own engagement with governments and tax regulators should also align with the above policy. The company should also have processes in place to manage and maintain compliance of their services, recommendations, and government and tax regulator engagement with their tax policy.*

“As a proud Certified B Corp, Expert Financial Solutions is committed to operating a responsible tax philosophy aligned with B Lab’s principles and the wider role that taxation plays in supporting a healthy society. In line with this commitment, we apply professional judgment to provide tax advice that accurately reflects a client’s income and activities in line with UK tax legislation, based on full and transparent information provided to us. We only recommend tax positions that we believe have a reasonable basis for being upheld under applicable UK tax legislation and do not promote or facilitate tax avoidance schemes. Should a client pursue a tax position contrary to our advice, withhold information, or fail to provide full disclosure, we reserve the right to discontinue acting for them.



Consistent with this approach, we seek to engage with tax authorities and government bodies in a constructive and collaborative manner. Our advocacy activities are limited to supporting individual clients with regulatory compliance matters and contributing financial support to initiatives that represent the broader interests of the financial planning profession, which may on occasion include limited tax-related advocacy. Compliance with this policy is embedded through ongoing training for our partners and employees, clear internal conduct standards, comprehensive client engagement documentation, and regular client acceptance and retention reviews.”

4. *Support of public policy: Commitment to support public policies designed to address concerns related to the industry, including beneficial ownership and wealth sources transparency, exchange of tax-related information, and wealth inequality.*

The company’s approach demonstrates support for public policy objectives related to tax transparency and fairness. By avoiding offshore structures, aggressive tax schemes, and opaque investment vehicles, and by emphasizing compliance with domestic tax laws, the firm aligns with broader policy goals such as reducing tax avoidance and supporting equitable tax systems. Its adherence to AML and enhanced due diligence procedures further supports transparency around client identity and source of funds.

5. *Positive impact focused client services: Offer client services that incorporate positive impact-focused strategies (e.g. dedicated resources that advise clients on how to use their wealth to have a positive impact; and / or separate product offering for positive impact-focused services that compose a substantial portion of their services.*

Expert Financial Solutions does not offer dedicated or explicit positive impact-focused financial products or services as a core part of its portfolio. However, its advisory approach promotes responsible financial behavior by encouraging compliance with tax obligations and discouraging aggressive avoidance strategies. While not framed as impact investing, this approach contributes indirectly to positive societal outcomes by reinforcing ethical financial planning practices.

B Lab’s Public Complaints Process

Any party may submit a complaint about a current B Corp through [B Lab's Public Complaint Process](#). Grounds for complaint include:

1. Intentional misrepresentation of practices, policies, and/or claimed outcomes during the [certification process](#), or
2. Breach of the core values articulated in our [Declaration of Interdependence](#) within the B Corp Community.