



# MIFIDPRU Public Disclosure

Annual disclosure for A&J Wealth Management Limited (Trading as AFH Wealth Management Cookham) for year ending 31st October 2025.

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A better future.

## Introduction

A&J Wealth Management Limited trading as AFH Wealth Management Cookham is authorised and regulated in the UK by the Financial Conduct Authority (FCA).

The firm is categorized as a SNI MIFIDPRU investment firm under the Investment Firms Prudential Regime (IFPR) which came into effect on 1 January 2022 as a new regime for UK firms authorised under the Markets in Financial Instruments Directive (MiFID).

These disclosures set out **AFH Wealth Management Cookham's** annual public disclosures as required under MIFIDPRU 8 for the year ending 31/10/2025.

## Scope and application of disclosure

The principal activity of the Firm is the provision of professional financial planning-led wealth management and advice to retail investors in collective investment undertakings (CIUs) on a discretionary, non-discretionary and individual advisory basis.

The disclosed information is proportionate to the firm's size and organization and to the nature, scope and complexity of its activities.

## Frequency and location of disclosure

As a minimum, the Firm's MIFIDPRU disclosure will be posted annually in line with the Firm's Accounting Reference Date of 31<sup>st</sup> October and on completion of the firm's annual audited accounts.

MIFIDPRU8 disclosure report is available on the firm's website at [afhwmcookham.co.uk](https://afhwmcookham.co.uk)

**AFH Wealth Management Cookham** is required to disclose on an individual firm basis and these disclosures have been prepared in line with the requirements of MIFIDPRU 8.

As an SNI MIFIDPRU firm under IFPR we are required to disclose the following remuneration information regarding our remuneration policy and practices under MIFIDPRU 8:

1. Qualitative disclosures
  - Our approach to remuneration for all staff

- The objectives of our financial incentives
  - The decision-making procedures and governance surrounding the development of the remuneration policies and practices our firm is required to adopt in accordance with the MIFIDPRU Remuneration Code, to include, where applicable:
    - The composition of and mandate given to the remuneration committee, and
    - Details of any external consultants used in the development of the remuneration policies and practices
  - The key characteristics of our remuneration policies and practices to enable
    - An understanding of the risk profile of our firm and/or the assets it manages, and
    - An overview of the incentives created by our remuneration policies and practices
  - The different components of our remuneration, together with the categorisation of those remuneration components as fixed or variable
  - A summary of the financial and non-financial performance criteria used across the firm, broken down into the criteria for the assessment of the performance of
    - The firm,
    - Business units, and
    - Individuals
2. Quantitative disclosures
- The total amount of remuneration awarded to all staff, split into fixed v variable remuneration.

## Remuneration policy and practices

Our Remuneration Policy sets out the following:

- the scheme's purpose;
- eligible participants;
- number of expected participants for the performance period;
- the structure of each scheme's awards, including:
  - the deferred proportion;
  - the length of the deferral period;
  - the vesting schedule including the frequency of the vesting i.e. annually or more frequently, whether vesting is on a pro-rata basis; or if there is cliff vesting at the end of the deferral period; or any other combination;
  - award composition i.e. proportion in shares or instruments /cash etc;
  - retention policies applied to any part of the awards; and
  - the length of the retention policy.

- the ratio of the maximum pay-out of the variable remuneration when compared to fixed remuneration;
- the performance criteria including both financial and non-financial criteria and the weight applied to each;
- the risk adjustment techniques and measures considered, including both financial and non-financial risks, when calculating the variable remuneration pool;
- whether variable remuneration is subject to performance adjustment; and
- any other information related to the scheme that you believe is relevant.

## Qualitative Disclosures

### Our approach to remuneration for all staff and the objectives of our financial incentives

**Fixed remuneration:** All staff receive a fixed salary that is permanent, pre-determined, non-discretionary, non-revocable and not dependent on sales performance.

**Variable remuneration:** Available through bonus schemes such as Advisers New Business Scheme, Support Staff Bonus Scheme, All Staff Exam Bonus Scheme, and other discretionary bonuses. Advising staff receive a bonus payment based on new business written, with minimum compliance standards linked to payments.

### Objectives & conduct

Our remuneration policy is designed to attract and retain high-quality staff, promote sound and effective risk management, comply with Consumer Duty, and remove incentives for mis-selling or other inappropriate outcomes. Policies and practices are gender-neutral and do not discriminate under the Equality Act 2010.

### Decision-making procedures and governance

**Governance:** The CEO and Head of Financial Planning prepare proposals based on annual appraisals, which are submitted to the Board for approval.

**Committee structure:** A Remuneration Committee (RemCo) was in place until 31/01/2023 but has been disbanded. Remuneration decisions are overseen by the Board and CEO.

**Policy review:** The remuneration policy is reviewed annually. The Compliance team, working with Finance/Financial Planning, develops and supports the review before Board approval and CEO sign-off.

**Latest internal review:** October 2025. Outcome: policy remains unchanged; the policy is saved in the central Company Policies & Procedures folder.

## Key characteristics of remuneration policies and practices

**Components:** Fixed salary for all staff; variable remuneration via defined bonus schemes.

**Adviser structure:** Advisers receive 33.3% payment in respect of new business, subject to compliance checks. Senior managers' remuneration is not linked to sales.

**Non-financial performance criteria:** Complaints, Breaches/Errors, File review results, adherence to Conduct Rules and T&C, and general Compliance behaviour.

## Quantitative Disclosures

As an SNI MIFIDPRU investment firm, we disclose the total remuneration of all staff split between fixed and variable remuneration for our performance year end, which is also our financial year end.

Type of Remuneration	Amount (£)
Fixed Remuneration	1,655,135 (year ending 31/10/2025)
Variable Remuneration	79,572 (year ending 31/10/2025)
Total Remuneration	1,734,707 (year ending 31/10/2025)

Note: Quantitative figures for the year ending 31/10/2025 subject to change following ongoing audit. Will be update if changes required once audited accounts are finalised.