LESTER • BRUNT
WEALTH MANAGEMENT

Our Client Charter

We are committed to building and sustaining long-term client relationships based on trust, superior service and the quality of our initial and ongoing advice. Our philosophy is simple: ensure financial peace of mind for you and your family across the generations.

We provide a highly personalised service, with the aim of 'earning the right' to become your trusted financial adviser for many years to come. We will help you make informed financial decisions to achieve your goals in a way that meets your needs.

At Lester Brunt Wealth Management, we know how important relationships are. The key to a good relationship is communication.

Our tailored service includes:

- Review meetings in a format that works for you (in person, virtually or over the phone).
- Availability to discuss any financial matters on the telephone between review meetings, as your needs change over time.
- Regular financial communications tailored to you and your interests.

Through Our Regular Client Service Review Meetings, We Will:

- Understand your financial circumstances and objectives.
- Fully review your financial goals and adapt to any changes.
- Review and if applicable, rebalance your investment portfolio and fund choices.
- Help you maximise your annual tax allowances.
- Keep you stay up to date with legislation and budget changes.
- Help you to review your appetite for investment risk as your circumstances and priorities evolve, ensuring your investments continue to meet your requirements.
- Encourage and listen to your feedback to ensure we maintain our exceptional standards.

Working Together, You Will:

- Have a clear understanding of your personal and financial objectives.
- Have a plan in place that is risk-adjusted & aligned to your objectives.
- Have a proactive process in place to review your financial plan and consider ongoing advice opportunities as your needs change over time.

The Range of Communications Available To You Include:

- Online access to your Wealth Account 24 hours a day, via our website.
- WeekWatch - a weekly communication covering key markets, economic and personal finance news.
- Tax year-end reminders of the available allowances and tax-saving opportunities.
- Annual valuation reports of your investments.
- An annual budget report summarising the chancellor's announcements.
- The Investor magazine, full of investment news, interviews and opinions.
- Invitations to client events/briefings.
- Access to the E-briefing Service, providing topical financial news articles via email.

Ongoing Advice Charge

We will discuss the ongoing advice charges for our services with you. Our advice is not free. Details of the charges for our advice and how it is paid for, are set out in the 'Keyfacts About Our Costs and Services' document. The cost for our advice is paid for and facilitated out of the overall charges levied on your investment. The advice charges will also be discussed with you and the specific amount charged will be provided on your personalised illustration. If you have any questions regarding this, please do not hesitate to contact us.

Keeping You Informed

We will provide you with access to regular communications. This ensures that you are kept fully informed of how your money is being managed and you are up to date with the latest economic information, including any key changes that may affect your financial future. We will agree with you at the outset what you can expect and when.

Guaranteed Advice

To provide you with added peace of mind and reassurance, St. James's Place guarantees the suitability of the advice given by members of the Partnership when recommending any of the wealth management products and services available from companies in the group, more details of which are set out on the group's website at: www.sjp.co.uk/ products.

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

Dickens House • West Borough • Wimborne Minster • BH21 1LT
lesterbrunt@sjpp.co.uk | www.lesterbrunt.co.uk

@LesterBruntWealthManagement | 01202 695 801

The Partner Practice is an Appointed Representative of and represents only St. James's Place plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Lester Brunt Wealth Management is a trading name of Lester Brunt Wealth Management Ltd.