

WORKING TOGETHER



AN INTRODUCTION TO LESTER BRUNT WEALTH MANAGEMENT



LESTER • BRUNT
WEALTH MANAGEMENT

SPECIALISTS IN FINANCIAL PLANNING



LBWM & St. James's Place Wealth Management

Understanding the connection

Welcome to Lester Brunt Wealth Management, a family-run, family-focused business, based in the market town of Wimborne Minster. From our beginnings some 25 years ago we have evolved in to a significant Senior Partner Practice of St. James's Place Wealth Management.

We specialise in helping individuals and families build and retain wealth. We do this by appointing a dedicated and experienced Wealth Manager to each client, who in turn, is supported by their own team of experienced and knowledgeable support staff.

Because every individual and every family is different, we take the time to fully understand your unique requirements and circumstances before beginning to build and develop your

own personal Financial Plan. We focus on building long-term relationships, often across a number of generations. We take the time to really understand you and find the best way to help you achieve your financial goals and objectives.

We believe in a proactive approach, embracing the benefits and flexibility of new technology, whilst ensuring we do not lose the personal touch that is so important. Therefore, you will always be able to speak to an individual who knows you and ensures the best outcome for you, in all ways.

This simple but elegant approach is encapsulated in our ethos;

‘Always you and your family first.’



St. James's Place, founded in 1991, began trading in 1992 has grown to become a leading wealth management company that was elevated to the FTSE 100 in 2014. The wealth management services available from St. James's Place are made available through their dedicated distribution channel of Partner Practices.

Because of this distinctive relationship, St. James's Place guarantees* the suitability of the advice provided through the individual Partner Practices, of which Lester Brunt is one, on any of the range of services and investments available through St. James's Place.

*St. James's Place guarantees the suitability of the advice given by members of the St. James's Place 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.



WHEEL OF SERVICES

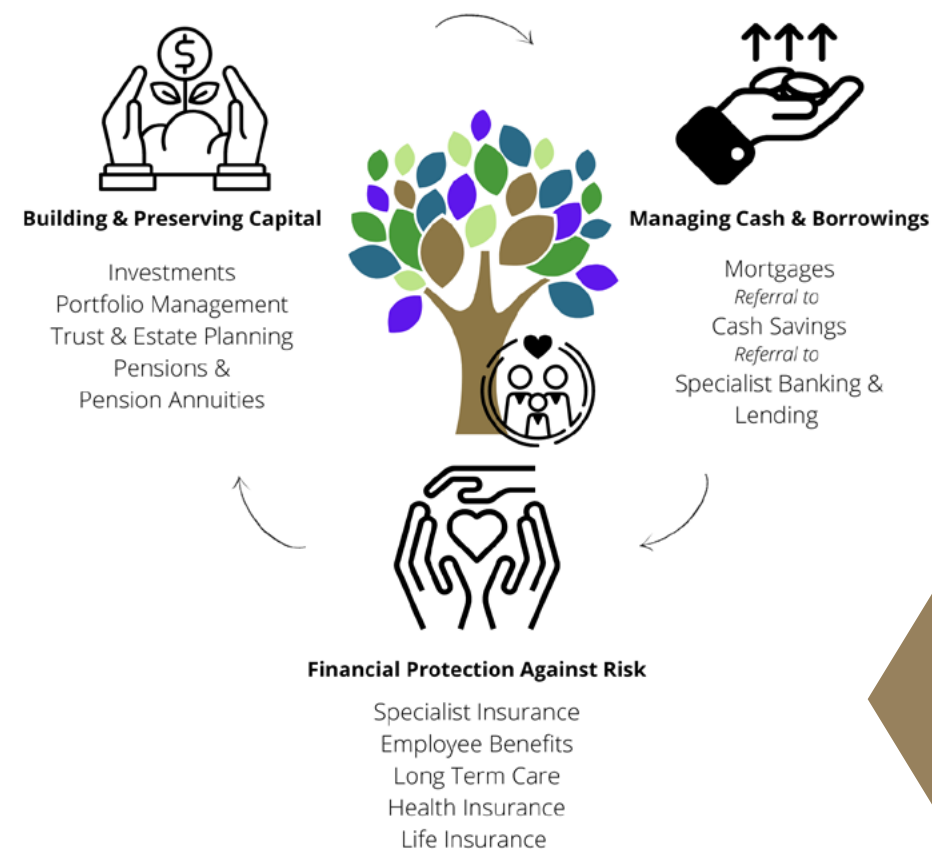
Understanding the services we can offer

Typically our advice falls into one of three areas that can be described as **BUILD, MANAGE** and **PROTECT**.

As you can see from the illustration, these areas reflect your journey through life. As your needs and priorities change, often with age, so do the meaning of BUILD, MANAGE, PROTECT.

To ensure that your financial plan is always bespoke to your requirements, we ensure a detailed review of your circumstances and requirements are carried out on a regular basis, ideally, at least once a year.

These reviews and their outcomes are managed by your dedicated Wealth Manager.



Your home may be repossessed if you do not keep up repayments on your mortgage.

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.

Trusts are not regulated by the Financial Conduct Authority.



OUR ETHOS

We work with you to ensure your financial needs and goals stay relevant to you and your family.

Our business is centred around you, with a focus on the here and now, as well as the future. The skills and expertise of your adviser will help to build and maintain the right financial plan for you.

Building on the expertise available through St. James's Place and their distinctive approach to investment management, we aim to ensure that

your money works as hard as you do, in order to secure your future. In achieving your goals we also have an eye to the future. Recent studies suggest that there were 15,120 centenarians living in the UK during 2020¹.

Looking ahead, planning for a longer lifetime, with the potential to span 100-years, is an important consideration for the 21st century.

There is growing awareness of the potential damage we are inflicting on the environment. As a consequence, our current way of life and the way we tackle these challenges is a fiercely held debate. However, there is agreement that the way you invest your money can have a significantly greater impact on the environment compared to us, as individuals, forgoing activities that are considered detrimental to the environment.

We sum this up in the phrase “financial wellbeing in a world worth living in”.

St. James's Place demonstrates their commitment towards this goal by ensuring that all of its fund managers are signed up to the principles detailed under the United Nations programme - The 2030 Agenda for Sustainable Development.

Therefore, you can be assured that by securing the financial future for you and your family, you are also making a positive step in protecting the future of everyone.

¹Source - Office for National Statistics, Estimates of the very old, including centenarians, UK: 2002 to 2020. September 2021.

WHY WORK WITH US



Your client journey

Fundamental to our approach is your Bespoke Financial Plan, which becomes a living document that supports you and your family throughout your lifetime.

We work with you through 5 elements:

- An individual assessment
- A comprehensive audit
- Bespoke financial plan
- A strategic review meeting
- Performance review programme

An individual assessment

✂ At an initial meeting we will establish and agree your financial goals and objectives, and collect whatever information is needed for our analysis of your requirements.

A comprehensive audit

✂ A full analysis and assessment of the information collected is undertaken to determine your needs and requirements and from this the appropriate solutions are designed.

The financial plan

✂ These findings are then sent to you in your individual Financial Plan. This will allow you time to study the recommendations made and, as appropriate, discuss these with those important to you.

A strategic review meeting

✂ At this meeting we will present the strategies detailed in the Financial Plan, taking whatever time is required to fully answer any questions you have, ahead of agreeing on how the proposals will be implemented.

Performance review programme

✂ An on-going series of meetings designed to assess the effectiveness and durability of the Financial Plan. This will involve testing the results achieved against your original goals and objectives as well as ensuring that any changes to your priorities and circumstances are taken into account.

At all times we undertake to adhere to the following principles:

✂ We will provide you with high-quality financial advice through our Wealth Management Strategy (WMS).

✂ Within our WMS we will make our Performance Review Programme available. This involves monitoring and reviewing all portfolios in relation to your current needs, legislation and the effects of taxation and inflation on capital growth and income.

✂ We maintain our knowledge and skills to deliver best practice at all times.

✂ We will help your beneficiaries at times of probate to properly implement your wishes. We ensure that maximum advantage is taken of all tax breaks that are available.

✂ We will work alongside your existing advisers to ensure effective implementation of our proposals.

✂ We undertake to hold all meetings on a no-obligation basis.



BUILD, MANAGE, PROTECT

a summary of how we help you



INVESTMENT PLANNING

Our investment planning advice service is designed to help you achieve your investment objectives, whilst taking your attitude to risk into account. This could encompass:

- ISAs
- Junior ISAs
- Unit Trusts
- Growth & Income Portfolios
- Investing for Income
- Discretionary and Stockbroking Services*
- Offshore Investments
- Investment Bonds

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief generally depends on individual circumstances.

*Through Rowan Dartington, the stock-broking arm of St. James's Place Wealth Management.

RETIREMENT PLANNING

Our retirement planning advice and services give you the help you need to make the most of your retirement opportunities.

- Maximising your Pension Fund
- Planning Retirement
- Nearing Retirement
- Self Invested Pension Plan
- Employed
- Employer
- Self-employed
- Trustees

PROTECTION PLANNING

We will help you to assess your individual situation and requirements before devising a plan, to ensure you have the peace of mind you need.

- Inheritance Tax
- Gifts
- Protection Planning
- Later Life Planning
- Long Term Care
- Estate Administration
- Wills**
- Professional Trustee Services

**Will writing involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills are not regulated by the Financial Conduct Authority.

EXPLORING INTERGENERATIONAL WEALTH MANAGEMENT

Intergenerational wealth management refers to the way families use their collective wealth to support each other during their lifetimes.

- Stretching retirement income across generations
- Protection for the whole family
- Helping loved ones onto the property ladder
- Investing for a better future for your children
- Future proofing your wealth
- Safeguarding your business' future



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SENIOR PARTNER PRACTICE OF



The Partner Practice is an Appointed Representative of and represents only St. James's Place Wealth Management 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 groups' website at www.sjp.co.uk/products. The 'St. James's Place Partnership' and the title '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.