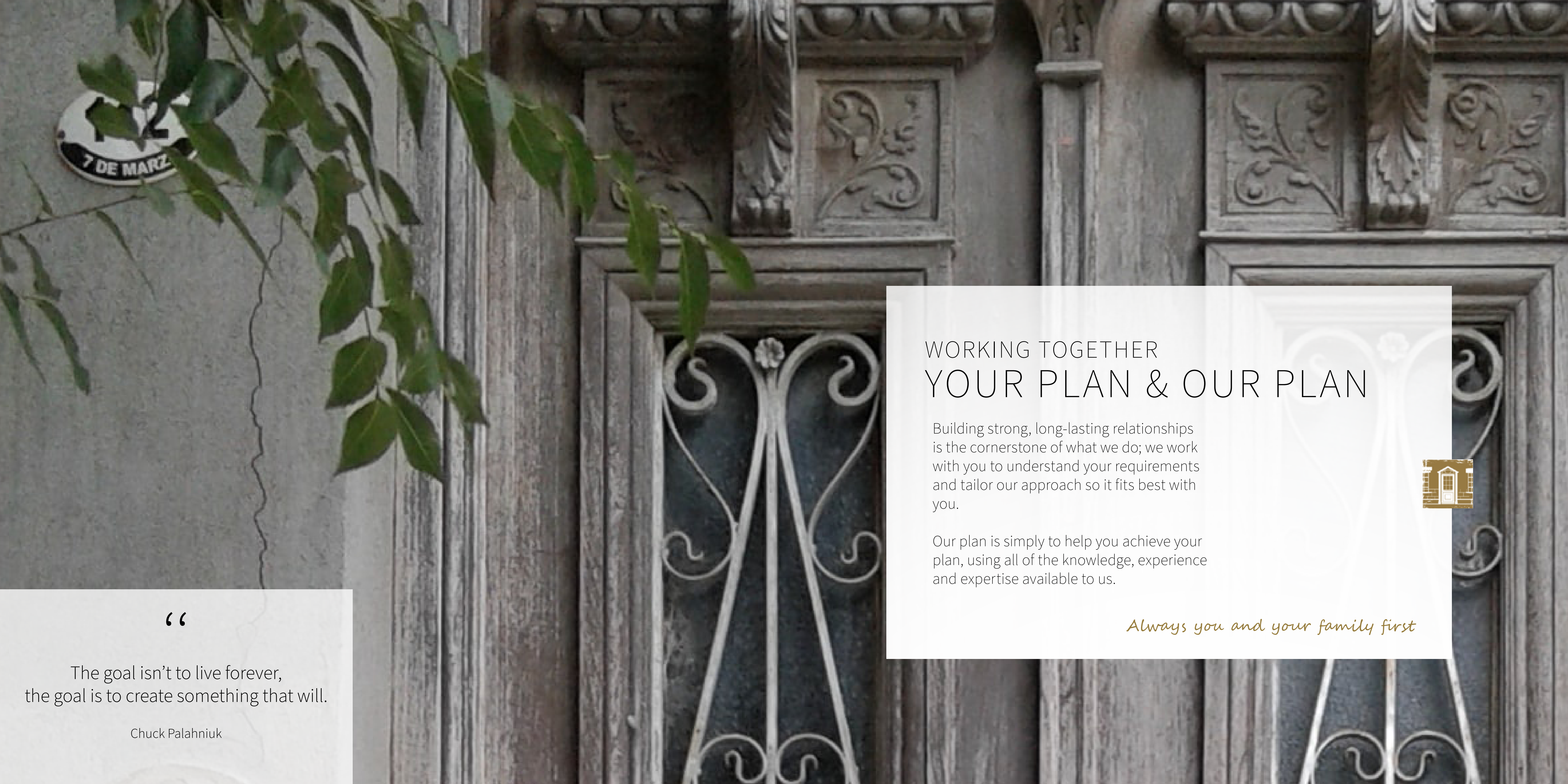
WORKING TOGETHER

SPECIALISTS IN FINANCIAL PLANNING



“

The goal isn’t to live forever,
the goal is to create something that will.

Chuck Palahniuk

WORKING TOGETHER

YOUR PLAN & OUR PLAN

Building strong, long-lasting relationships is the cornerstone of what we do; we work with you to understand your requirements and tailor our approach so it fits best with you.

Our plan is simply to help you achieve your plan, using all of the knowledge, experience and expertise available to us.

Always you and your family first

Intergenerational

We recognise the importance of intergenerational wealth planning. Importantly, by understanding the diverse needs of our clients we can help make plans across the generations. Plans that encompass and do not exclude those wishes for today and tomorrow.

THE VALUE OF ADVICE & CONTINUITY

Together we build a plan that is centred around your future; your future security, your future safeguarding and your future wellbeing. The skills and expertise of our advisers help to build and maintain the right financial plan for you, with the distinctive St. James's Place Wealth Management approach to investment management that ensures the money you invest is working as hard as possible for your future.

We have developed a skilled and experienced community to ensure that as senior staff and advisers are ready to retire or seek pastures new we have already mentored a skilled successor to continue their work.

This means you can benefit from the very best advice of the highest standards without compromise or starting over.

Our strategy of needs include:

- Protecting your family
- Investing for children
- Planning for parents' long-term care
- Helping loved ones onto the property ladder
- Helping to foster the right attitudes to wealth in the next generation
- Working with carefully selected legal teams to establish Wills and lasting powers of attorney*
- Estate planning and gifting
- Creating a trust fund
- Passing on your pension fund tax efficiently
- Planning the succession of your business

*Will writing and Powers of Attorney involve the referral to a service that is separate and distinct to those offered by St. James's Place and along with Trusts are not regulated by the Financial Conduct Authority

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 depends on individual circumstances.

FINANCIAL WELLBEING IN A WORLD WORTH LIVING IN

“Responsible investing is about using money as a force for good, by taking environmental, social and corporate governance (ESG) issues into consideration to create a better future for all. It is not about sacrificing returns on your money. Rather, it is a key metric when looking at a company’s future potential.” Sam Turner, SJP Responsible Investment Consultant

Beyond the aims of preserving or growing capital, or generating income, we know that many of our clients also expect the principles of responsible investing to be incorporated into our investment approach.

St. James’s Place emphasise these principles in the management of our clients’ assets, not least through the awareness and integration of Environmental, Social & Governance (ESG) factors into the investment process, but through the investment managers directly. The fund managers must be aware of the major ESG issues within the businesses they invest in and how clients’ money is run.

Whilst St. James’s Place believe in ethical investments and are trying to change the way of investing, right now, not all funds meet this standard.

In 2019, Responsible Investing (RI) became an explicit element of St. James’s Place ‘select, monitor, change’ process (right→). Investing responsibly isn’t just about exclusions. Engaging with companies on strong ESG practices is key for shaping a better world.

SELECT	MONITOR	ENGAGE
Managers must meet RI standards	RI oversight by the Investment Committee	Structured programme of manager engagement

> “We are at a unique stage in our history. Never before have we had such an awareness of what we are doing to the planet, and never before have we had the power to do something about that.
>
> Real success can only come if there is a change in our societies and in our economies and in our politics.
>
> Sir David Attenborough

YOUR FINANCIAL JOURNEY

Planning for 100-year lifetimes is an important consideration for the 21st century. As part of that journey, it is important to consider the implications of security, not only financial security but financial wellbeing in a world worth living in. Together we can help you plan for that future, to help provide you with peace of mind throughout your life, for you and your family's future.

Working with you in 3 phases:

1. **PLAN:** Outline your long-term goals.

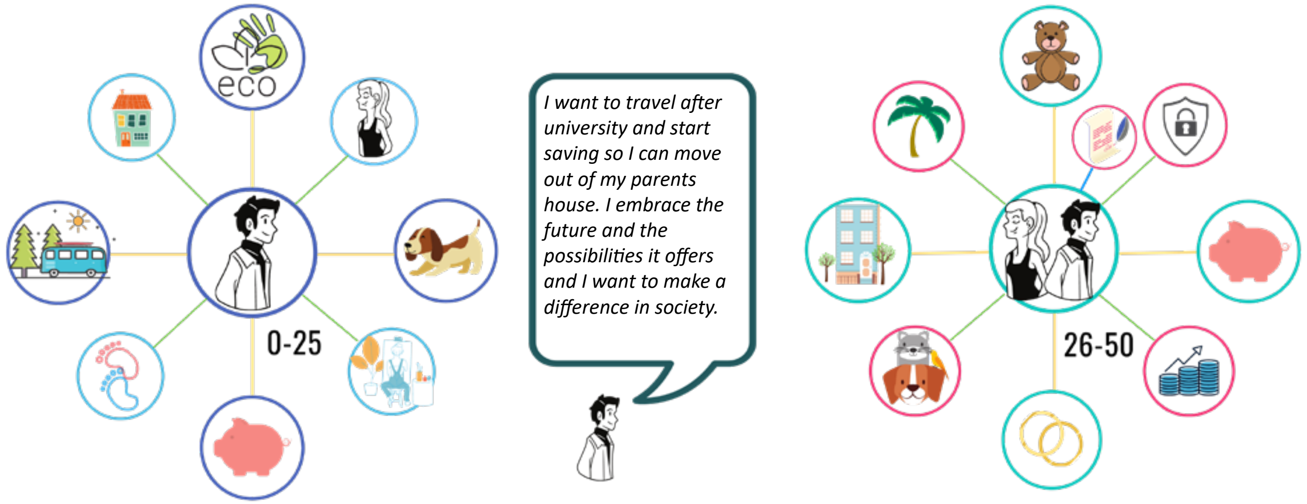
2. **DESIGN:** Tailor an investment portfolio in line with your time horizon and your attitude to risk and capacity for risk.

3. **REVIEW:** Helping you stay on track to reach your goals through a changing market and personal conditions.

Life's journeys do not always follow a linear path, working together we can explore your options and expectations of your future, or your family's.

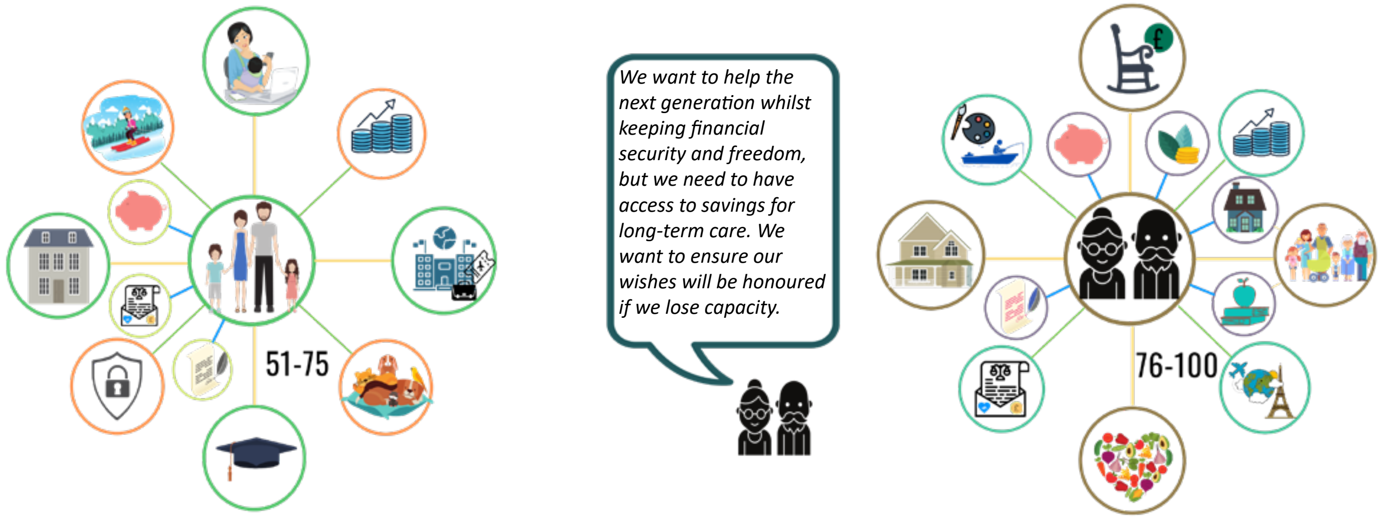
Consider your short-term, medium and long-term goals together with those possible unforeseen events that will shape your investment strategy.

With the right advice you can protect what is important, grow your wealth, help the next generation and enjoy your retirement.



Your financial planning journey is made up of a series of small, but equally important decisions to be made as you get older and as your financial and personal circumstances change. By its nature, this process is amorphous and each of us has our own unique blend of factors to consider when focusing on our own financial journies. In broad terms, your needs will fall into three key areas:

- Building and preserving capital
- Managing cash and borrowings
- Financial protection against risk



YOUR PLAN & US

Here to listen.
Here to help.

We listen to your hopes and dreams, your fears and worries, your goals and aspirations, and just your day-to-day concerns. We pride ourselves on being there for our clients and for their families, no matter the issue. Always you & your family first…

Taking your personal situation into account we create a bespoke plan that is achievable and tailored to you, reflective of your unique life journey and something that can be reflective of the changing times.

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

LESTER BRUNT
WEALTH MANAGEMENT

OUR COMMITMENT TO YOU

We deliver on our commitment to you, by providing personal, face-to-face financial advice from our experienced adviser community, allowing you to review your financial affairs regularly. We help you manage your investments effectively, ensuring that our correspondence and literature is clear and easy to understand. We listen to your feedback, ensuring sensitivity to your needs. We want your experience to be positive in every sense and for us to meet with your complete satisfaction.

We have a community of staff and advisers who believe in continued self development. This enables us to keep abreast of updates and changes to regulations and legislations. We pride ourselves on the diversity of skills and knowledge of our adviser and staff team and have chartered financial planners, SOLLA and mortgage qualified advisers.

We also have access to selected external providers to ensure that we can meet all of your financial, wellbeing and protection needs.

St. James's Place guarantees the suitability of the advice given by us when recommending any of the wealth management products and services available. More details are set out on the website, at www.sjp.co.uk/products. This quite simply provides you with reassurance and peace of mind when planning your financial future.

SOLLA Society of Later Life Advisers

Chartered Financial Planner

Managing Partner Practice
St. James's Place

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

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