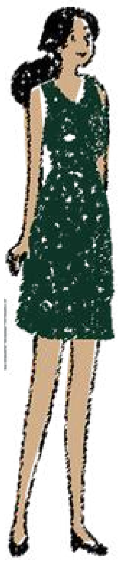
WORKING TOGETHER

An Introduction to
Lester Brunt Wealth Management

Specialists in Financial Planning



LESTER BRUNT
WEALTH MANAGEMENT

LBWM
& St. James's Place

Understanding the connection

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

We help over 4,600 clients manage their finances, plan for their own and families future and support their business needs, whilst providing them with financial peace of mind.

Because every individual, every family and every business 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.

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: www.sjp.co.uk/products.

Our Ethos

We work with you to ensure your financial needs and goals stay relevant to you and your family, 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 SJP and their distinctive approach to investment management, we aim to ensure that your money works as hard as you do.

In 2022 there were estimated 15,120 centenarians living in England and Wales.[1] So looking ahead, planning for a longer lifetime, with the potential to span 100-years, is an important consideration for the 21st century.

Supporting financial wellbeing
Financial wellbeing means something different to everyone, and at Lester Brunt, we put people at the heart of everything we do. We look at your current circumstances and aspirations and help you understand more about your money so you can make informed decisions about your financial future.

Supporting financial wellbeing with SJP
As one of the UK's largest wealth managers SJP are working hard to improve people's financial lives. Financial wellbeing is a broad concept. At SJP, we recognise that people are unique and need help in different ways and at different times. Another important aspect of financial wellbeing relates to vulnerability. This doesn't just mean those in financial difficulty. Vulnerability can result from any circumstance that impacts the accessibility, control or stability of your finances in any way. It might be caused by divorce, redundancy, bereavement or a health issue.

Investing responsibly with SJP
SJP believe responsible investing can help your investments be as resilient as possible for the long term. SJP have a powerful voice, and through their engagement partner Robeco and their fund managers, they use it to engage the companies they invest with on environmental, social and governance (ESG) topics and encourage them to do better.

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.

1. Source: Office for National statistics, 2024

Your client journey

Why work with us

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.

Bespoke financial plan

- The findings are collated to provide you with a bespoke financial plan, which you will receive so that you can study the recommendations. You may take this opportunity to 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 Personalised Wealth Management Strategy (PWMS).

- Within our PWMS we will arrange regular Performance Reviews with you. 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 initial meetings on a no-obligation basis.

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, PROTECT.

These three key areas reflect your journey through life. As your needs and priorities change, often with age, so does the meaning of Build, Manage and 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.

Staying in touch with your investment through annual reviews is central to its success and outcome.

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.

* Please note that these services are separate and distinct to those offered by St. James's Place.

Financial Protection Against Risk

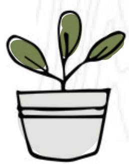
Specialist Insurance
Employee Benefits
Long Term Care
Health Insurance
Life Insurance

Managing Cash & Borrowings

Mortgages
Referral to
Cash Savings*
Referral to
Specialist Banking & Lending*

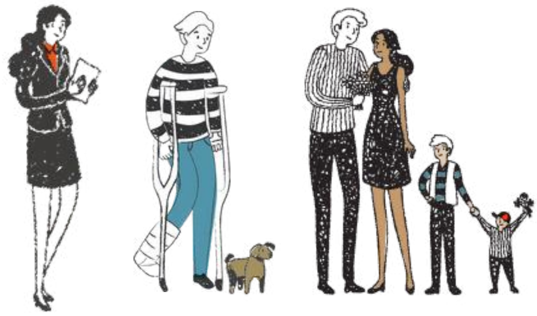
Building & Preserving Capital

Investments
Portfolio Management
Trust & Estate Planning
Pensions &
Pension Annuities



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:

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

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
- Unit Trusts
- Protection Planning
- Later Life Planning
- Long Term Care
- Estate Administration
- Wills**
- Professional Trustee Services

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

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

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.

**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.

Scan for our website!

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