WORKING TOGETHER

Your Plan & our Plan

Specialists in Financial Planning

LESTER • BRUNT

WEALTH MANAGEMENT

Your plan & our plan

WORKING TOGETHER

A trusted relationship is one of life's most valuable assets – it is the cornerstone on which our relationships are built.

We pride ourselves on going above and beyond for you, striving to make handling your finances a more inclusive, informative experience. Simply giving advice isn't enough for us.

By listening closely, we gain an in-depth understanding of the areas you find important, making sure the things you hold dear are accounted and cared for.

When it comes to the future of your family or your business, we help you to achieve financial peace of mind, aiming for your money to be working and growing with you.

We are here to help you navigate the complexities of financial planning, assisting with whatever is needed to make a positive difference to you and your family or for your business needs.

Business owners

Empowering entrepreneurs to establish, grow, realise and enjoy the value created within their business.

Whatever your business ambitions may be, we want to help you to achieve them.

The Value of Advice & Continuity

Together we build a plan that is centred around your future; your 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 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 compromising 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
- Estate planning and gifting
- Creating a trust fund
- Passing on your pension fund tax efficiently
- Planning the succession of your business
- Working with carefully selected legal teams to establish wills and powers of attorney*

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.

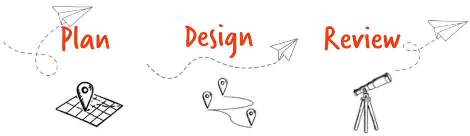
The levels and bases of taxation, and relief from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

*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.

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 not only financial security but financial wellbeing for you and your family.

Together we can help you plan for that future, to help provide you with peace of mind throughout your life, and work with you across three phases:



Plan A clear plan is key in helping you meet your longer-term goals, such as a comfortable retirement.

Design Designing an investment portfolio that considers your time horizon, as well as your attitude to and capacity for risk.

Review Helping you stay on track to reach your goals through changing markets and personal circumstances.

KEY
Life stages/priorities focus

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We recognise that everyone's financial journey is different, that's why our approach to financial and investment planning is based on your individual goals. We will consider your short, medium and long term goals together and factor in those possible unforeseen events that may shape your investment strategy.

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, personal and professional circumstances change. By it's nature, this process is amorphous and each of us has our own unique blend of factors to consider when focusing on our own financial journeys. Broadly, your needs will fall into three key areas:

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

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

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Investing Responsibly with St. James's Place

SJP are committed to being a responsible business looking to create long-term value, we believe it is important to consider ESG factors when making investment decisions.

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

Investing responsibly isn't just about doing the right thing. It involves understanding future opportunities and risks, helping us ensure your investments remain as resilient as possible in changing market conditions.

Responsible Investing =
ESG Risks & Opportunities + Stewardship

SJP expect their fund managers to integrate material environmental, social and governance (ESG) considerations, including climate change, through their decision making and engagement with companies. This includes working with companies to support the transition to a lower carbon economy. Using climate emissions data, SJP have identified the 20 top carbon emitting companies that their fund managers invest in. They have started work on identifying how they can encourage meaningful change with these companies, pertinent to their business sector, geography, and opportunity.

SJP's engagement partner, Robeco, supplements the activities of the fund managers by engaging with companies on their behalf across ESG themes such as: net zero emissions, biodiversity and natural resource management.

> You cannot escape the responsibility of tomorrow by evading it today.
>
> Abraham Lincoln

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our commitment to you

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 the knowledge, experience and expertise available to us.

- 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.

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

Scan for our website!

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