ST. JAMES'S PLACE
PRIVATE CLIENTS

PARTNERS IN MANAGING YOUR WEALTH

SUCCESS IN ANY CHOSEN FIELD REQUIRES COMMITMENT, RESOLVE AND THE DESIRE TO GO THE EXTRA MILE.

THESE ARE CHARACTERISTICS THAT SET YOU APART, BUT THEY ARE ALSO THE HALLMARKS OF THOSE YOU WANT TO TRUST WITH YOUR FINANCES.

A DEDICATED AND DISCERNING SERVICE

Managing wealth presents many common challenges. However, at the core of our Private Client service is an appreciation that our higher net worth clients often have a different set of motivations and ambitions. These can be far-reaching and complex, but always unique to each individual.

We understand that our advice needs to be as individual as you are, designed to fit around your lifestyle, family life, and your business and professional interests. In that way, we can help you shape your future plans, and hope to build a lasting relationship with you.

As a private client, your key relationship remains with your Partner, but you also have exclusive access to our specialist advice and servicing team, which brings together highly experienced financial planners, investment and pension specialists, banking advisers, and experts in tax and legal matters. They work with your Partner to provide an exceptional, high-quality service, where your priorities become our priorities.

We want to help you build and maintain strong financial foundations; for your future and for your loved ones.

WORKING
IN PARTNERSHIP

We want to build trusted relationships that stand the test of time. Before you become a private client, your Partner will introduce you to the team of specialists they will work with to create and maintain your wealth management strategy.

Working alongside the Private Client team, your Partner will gain a detailed understanding of the ambitions and requirements you have for yourself and your family. A personalised wealth management report will provide you with a clear vision of the strategy required to achieve these financial goals; plans in which you can choose to involve your family.

Our service brings together a comprehensive range of solutions to address the four key areas of effective wealth planning:

- Maintaining your lifestyle
- Protecting your assets and the family estate
- Pursuing your philanthropic aims
- Supporting your business and professional interests

With the ongoing support of experts within the Private Client team, your Partner will work closely with you to ensure that the strategy covering these areas is reviewed regularly, and adapted where appropriate.

To complement our expertise and extensive range of services, we also provide access to carefully selected specialist providers in financing, cash management, offshore investing, tax and legal services, and philanthropy.

WE RECOGNISE THAT
NO SINGLE INVESTMENT HOUSE
HAS A MONOPOLY OF
INVESTMENT EXPERTISE.

MAINTAINING YOUR LIFESTYLE

We appreciate that growing and preserving capital is likely to be central to supporting the lifestyle you enjoy. Our comprehensive and diverse range of investment funds provides a wide choice of solutions to generate capital growth or income to support your financial freedom.

We will create a portfolio designed to match your objectives and risk profile. We also have a choice of Growth and Income Portfolios that can solve a range of investment needs.

Underpinning this is our distinctive investment management approach. We recognise that no single investment house has a monopoly of investment expertise, so we do not employ in-house fund managers. Instead, the St. James's Place Investment Committee, assisted by respected independent investment consultants Stamford Associates and Redington, carefully selects a number of external managers of outstanding ability to manage our range of funds. The managers are rigorously monitored, and changed if the Investment Committee believes it is in the best interests of investors to do so.

For those seeking additional diversification or who want a more active role in their investment strategy, our discretionary fund management and stockbroking arm, Rowan Dartington, can provide a complementary, bespoke portfolio solution.

We also offer access to a range of specialist alternative investments for clients who have particular estate and tax-planning requirements.

Please note that the value of investments and the income from them can fall as well as rise and you may not get back the amount originally invested. Currency movements may also affect the value of investments.

PROTECTING YOUR ASSETS AND ESTATE

It is only natural to want to protect what matters to you most. Your Partner will work with you to understand your personal wishes and will support your family every step of the way.

Protecting your estate for the benefit of those closest to you often involves complex decisions and solutions. We provide specialist advice on all aspects of estate planning, while understanding that those with substantial wealth and interests, possibly spread over a number of jurisdictions, often have very specific needs to address.

The Private Client team, working with your Partner, can help you select and establish the right planning to protect and pass wealth on tax-efficiently from your estate. Should you wish to pass on your wealth while you still have the opportunity to see others benefit from it, we can provide expert advice on how wealth can be transferred to family members, or charitable causes, during your lifetime, while minimising potential tax liabilities.

Our insurance risk audit aims to ensure sufficient cover is in place for all tangible assets, liabilities, and personal wellbeing, whether for individuals, trustees or companies.

In addition, our exclusive, generation-spanning Family Healthcare Plan enables individuals to insure their entire family. We also offer specialist life insurance broking for our private clients and ensure it is structured to complement your other financial planning.

The levels and bases of taxation, and reliefs from taxation, can change at any time and will depend on individual circumstances.

TRUSTEE SERVICES DESIGNED FOR YOU

Trusts, foundations and companies play an increasingly important role in wealth management for individuals, family offices and businesses. As part of your strategy, we can help you with succession planning, tax mitigation and asset protection, and also facilitate a range of specialist investment structures.

We offer exclusive access to highly-experienced and professional legal and fiduciary services from Genus Trust Company, our partner office in Jersey – a jurisdiction with a long-established reputation for client confidentiality and one of the most politically stable and respected international financial centres in the world.

Trusts are not regulated by the Financial Conduct Authority.


NÖRDLICHE ATLAN
TISCHE
WELT

HELPING YOU HELP OTHERS

Our philanthropy service can provide the support to ensure your charitable giving is both effective and rewarding. Whether you are considering establishing a charitable trust during your lifetime, or making provisions for a legacy after your death, working with your Partner we can help you embark on a journey to turn your charitable visions into reality.

The St. James's Place Philanthropy Service offers a bespoke advisory service through the Charities Aid Foundation, facilitating the referral to expertise on areas including:

- Trust arrangements and charitable foundations to establish a longer-term strategy for gifting
- Legacy arrangements for Wills
- Offshore facilities for individuals domiciled outside the UK
- An American Donor Fund for US citizens

The above services are not regulated by the Financial Conduct Authority.

We can also provide investment facilities for charitable organisations and social enterprises.

YOUR PRIVATE BANKING SERVICE

We can open the door to an exclusive range of solutions that have been developed specifically for clients with more sophisticated banking requirements. Your St. James's Place Partner will work with our Private Banking team to understand your current and future needs, and your servicing preferences, to create a financing solution that fits your individual circumstances.

We offer trustee accounts and can arrange instant access deposits, corporate deposits, credit facilities and offshore services, all through our relationships with our carefully selected banking partners. Our specialist lending solutions allow you to secure borrowing against your eligible St. James's Place investments, providing access to a short-term loan facility and avoiding the need to encash long-term investments to cover immediate liquidity requirements.

SUPPORTING YOUR BUSINESS

We recognise that building a business can be immensely rewarding, but that it can be hard to step away from the day-to-day issues. Working with your Partner, our specialist advice can save you both time and money, and provide the peace of mind to allow you to focus on the successful running of your business. We can help you:

- Build a tax-efficient remuneration strategy that closely matches your objectives in the short, medium and long term
- Undertake an in-depth review of your business and help implement a tailored insurance programme to protect your business from a wide range of risks
- Manage short-term cash flow and deposit requirements and help you identify the most appropriate financing solutions for your business
- Prepare for retirement, or reduce the number of hours you spend running your business.

When the time comes when you want to sell or pass on your business, we can help you manage the unique challenges and responsibilities you will face. Succession may involve retaining shares beyond retirement, gifting shares to the next generation, or a management buy-out. In all cases, preparation is key.

Working with your other professional advisers, your Partner will guide you through each stage of your exit process, while helping ensure you can continue to operate your business successfully. We will also help you identify the potential risks to achieving financial independence, and how to mitigate them.

THE SIMPLE THINGS
THAT CAN MAKE THE GREATEST
DIFFERENCE ARE OFTEN THE
ONES OVERLOOKED.

FACE-TO-FACE RELATIONSHIPS

Highly personalised and quality face-to-face advice is core to our culture. We believe that, as a private client, you should also have access to the individuals managing your money and the people making the decisions about those managers, as well as experts who can keep you closely informed on all aspects of wealth management.

Through our private client events you have the opportunity to meet and question our experts, including fund managers, our Chief Investment Officer and other members of the Investment Committee. We also hold bespoke events on topical matters such as philanthropy and charitable giving, planning for the next generation and Inheritance Tax.

These exclusive events provide real insight into matters that directly affect you and your wealth, and open our extensive network of expert connections to our most valued clients.

Whatever your plans for yourself, your family or your business, we aim to make a real difference to your life and those you care about most.

OUR GUARANTEE

We guarantee 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. This quite simply provides you with reassurance and peace of mind when planning your financial future.

FOR FURTHER
INFORMATION OR TO DISCUSS
YOUR REQUIREMENTS
IN MORE DETAIL,
PLEASE CONTACT YOUR
ST. JAMES'S PLACE PARTNER.

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