



ST. JAMES'S PLACE
WEALTH MANAGEMENT



PROTECTING
the people that matter

PARTNERS IN MANAGING YOUR WEALTH



Protecting the people that matter

Careful planning can determine your financial wellbeing – both now and in the years to come. By protecting the things that matter, you can secure your own, your family's or your business's financial future.

From family and business protection to inheritance tax planning and estate creation, we have solutions to ensure that your long term prosperity is protected.

You work hard for the lifestyle you enjoy but without adequate protection you could be taking unnecessary risks with your future financial wellbeing. For example, how would you maintain your family and lifestyle if you could no longer work? Have you considered how inheritance tax could affect your loved ones when you die? Or the implications of increased life expectancy on your estate? What would the impact on your business be if you were unable to attend work for a prolonged period?

Whatever your plans for the future, whether for yourself, your family or your business, these are considerations that could make a real difference to your future. They need to be addressed sooner, rather than later, which is why ensuring your assets and the people that matter are suitably protected lies at the heart of what we do at St. James's Place Wealth Management.

A wealth of knowledge

The St. James's Place Partnership is made up of some of the most experienced, able and highly regarded professionals working in financial services today. Our Partners - so called because of their common purpose and shared values - have an average of 17 years experience in financial services, and collectively look after the needs of over 400,000 clients.

The St. James's Place Partnership is part of St. James's Place Wealth Management – a provider of a growing range of financial services of outstanding quality that are available exclusively through the Partnership. With funds of over £15 billion under management, St. James's Place is one of the UK's leading wealth management organisations.

Protecting your family

Everyone has a standard of living they enjoy. After all, this is what you work so hard for. You will also have your plans and aspirations for the future. But have you considered the effects that a serious illness, disability or death could have on the life you and your family have become accustomed to?

If you were to die or suffer a serious illness, would your family be able to stay in their home if you were no longer able to support them? Could your children still go to university if you were unable to support them financially?

Life throws us many surprises – but careful planning can ensure you and your family have financial support when it is needed most.

By providing a lump sum upon death, illness or disability, or an income if you were unable to work, life assurance, critical illness cover and income replacement are vital parts of protecting your family's wealth, now and in the years to come.

We can't prevent the unexpected from happening to you, but we can help to make sure you are prepared by offering solutions tailored to your specific needs, ensuring financial security for you and your family.

Protecting your legacy

These days people are living longer than ever before, which is good news. However, it might mean that you will need to use assets you were hoping to leave to your heirs to support you through your old age. A lump sum payable on your death will allow you the freedom to spend more of your own money, safe in the knowledge that your family will have funds for their own use following your death. Possibly, this may be to help towards the purchase of a first house or to help provide for education fees for grandchildren.

The best way to prepare for the future is to start thinking about it now and an appropriately structured whole of life assurance plan will help to protect your legacy.

Inheritance tax poses a real problem for more and more people because of the value of our homes. Life assurance written in trust can be a highly effective way of protecting your beneficiaries from the effects of inheritance tax, so that the biggest beneficiary of your estate is the person you want it to be, and not the taxman.

Please be aware that some trusts are not regulated by the Financial Services Authority.

Protecting your business

Managing a successful business takes time, commitment and determination. As well as looking after your personal financial affairs, you also have to tackle the complex world of corporate financial planning, including protecting your business and its most important asset, the people within it.

Have you thought about the consequences of leaving your company unprotected against untimely death or disability? How would your business cope if you were not there to lead it? Could losing one of your key people have a devastating effect on your business?

Business protection can provide an essential safety net for businesses of all sizes. Without proper protection a lifetime of hard work could be lost, because planning is the key to ensuring long-term financial security. The quality of the advice you receive is crucial to achieving your objectives. This is where St. James's Place steps in.

We make it our business to understand your business. We have extensive experience of working with business leaders across the UK, providing solutions that are tailored to you and your specific needs.



What types of protection are available?

St. James's Place offer three forms of protection through the Partnership.

Life Assurance

Life assurance plans provide a lump sum on your death and come in two forms: term and whole of life. Term plans provide cover for a specified period of time whereas whole of life plans provide cover for as long as you keep up your premium payments.

Term plans are typically used when covering a financial liability that will reduce or end in the future, for example to protect the repayment of a mortgage, or to provide a sum to cover the cost of educating your children. Whole of life plans are designed to cover liabilities that will arise on your death, such as an inheritance tax bill, or to supplement what you leave to your heirs.

Income Replacement

Your income earning potential is likely to be your family's most valuable asset. Income replacement plans are designed to provide you with an income should you be unable to work for a prolonged period because of illness or injury.

They are term plans, in that they will cover you for a specified number of years (usually until retirement), and, in the event of a qualifying claim, the proceeds are paid until you are able to return to work

Critical Illness Insurance

Critical illness plans provide a lump sum in the event of you being diagnosed with a serious illness. They can be structured on a term or whole of life basis and given that we are statistically four times more likely to suffer a serious illness than to die before we retire, it is perhaps the most valuable of all our protection plans.

An expert approach

At St. James's Place we offer bespoke solutions to meet the individual, personal and business protection needs of our clients.

To enhance the high quality of our service and the products we offer to our clients, we have developed a number of strategic partnerships with organisations that offer the same high degree of technical expertise, customer service and experience that we do.

We have carefully selected these organisations to complement our own protection offering.

- AEGON Scottish Equitable
- Bright Grey
- Bupa
- Friends Provident
- Legal & General
- Aviva
- Scottish Provident

All of our strategic partners are committed to meeting the objectives we have agreed with them. The St. James's Place Protection Committee works very closely with and also monitors our chosen providers to ensure you receive the high standard of service and care you expect.

A tailored solution

We don't believe in off-the-shelf solutions, and our Partners know that every client's circumstances are unique. This is why all our advice is face to face and focused on the personal needs of each individual client. Your St. James's Place Partner will work closely with you to offer protection solutions that are specifically tailored to you.

No matter what your protection needs are, whether personal, mortgage, business or inheritance tax planning, we are confident that our approach will enable us to create the right solution for you.

Our Guarantee

St. James's Place Wealth Management guarantees the advice given by its Representatives, when recommending any of the products or services provided by companies within the Group.

What to do next

As an expert in wealth management, your St. James's Place Partner can talk you through the full range of protection options and create a bespoke solution for you. If you are interested in discussing your options in more detail, contact your St. James's Place Partner.

For further information, please contact your St. James's Place Partner, call St. James's Place on **0800 0138 137** or visit **www.sjp.co.uk**



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