

Protecting the
people that matter





◆
***Taking the time to future-proof
your family's finances now can make
a real difference to your financial
wellbeing and those you care about,
both now and in later life.***
◆

Future-proof your *Life*

Nobody can predict your future, but that doesn't mean you can't prepare for it.

We all insure our cars, the contents of our homes, even our holidays and our pets – almost without thinking. But have you ever stopped to think about protecting your family, your lifestyle and your wealth?

Taking the time to future-proof your family's finances now can make a real difference to your financial wellbeing and those you care about, both now and in later life.

To get started, ask yourself the following questions:

- ◆ What would happen to your family's lifestyle if you or your partner couldn't work?
- ◆ How would your family manage financially if you or your partner died?
- ◆ Could you cope if you or your partner suffered a serious illness or faced expensive medical costs?

Looking further ahead still...

- ◆ How important is it to leave an inheritance for your loved ones?
- ◆ Would your family be faced with a hefty Inheritance Tax bill?
- ◆ Would your family's future financial security suffer if you needed care in old age?

Nobody relishes thinking about what would happen if life takes an unexpected turn, but it's a vital part of the financial planning process. You might also be surprised by the peace of mind you'll have once you have put a plan in place.

Having a plan isn't just about protecting your assets, it's about looking after the people that matter most to you, and you'll find that's at the heart of everything we do.

Let us show you how we can help.

Protect your *lifestyle*

It's natural to strive for a certain lifestyle, to help us make the most of our free time and give our families the life they deserve.

But the lifestyles that we often take for granted can be more vulnerable than we're prepared to admit.

Think about your home. It provides a safe space for your family and you may well have spent a lot of money making sure it's right for you all. However, if you're paying a mortgage it's vital to think about

what would happen if you suddenly became unable to pay it. What would happen to your home if you suffered a serious illness and were forced to stop work, or worse, died? How would your children get by if you weren't there to provide and care for them?

Receiving a lump sum if you die, suffer a disability, or became seriously ill could ease your stress and help maintain your family's lifestyle. Replacement income can make sure there's money to pay the bills.

We can't prevent the unexpected happening, but we can make sure you are prepared. By putting in place a protection plan that works for you and your family, you'll be protected whatever life holds in store.





◆
***Having a plan isn't just about
protecting your assets,
it's about looking after the
people that matter most to you.***
◆

Leave your loved ones a *legacy*

People are now living longer than ever before.

That's fantastic news if you are able to enjoy a long and healthy retirement. It does, however, create a number of financial challenges. Not only does it mean your retirement savings will need to last longer, but there's a very real possibility you will need to pay for care in your old age.

This could have a significant impact on any inheritance you want to leave your family.

If you are lucky enough to be able to leave a substantial sum of money to loved ones, then there is also the issue of Inheritance Tax (IHT) to consider.

There are a number of ways we can help you to manage any IHT liability you may experience, and, one is with a life assurance policy written in trust.* This can ensure the biggest beneficiary of your estate is your family.

A lump sum payable on your death will ensure your family still receives a good inheritance. This money could make a real difference to your loved ones and be used to pay for anything from school or tuition fees to a deposit on a first home.

You might also use life assurance as a way to create a legacy. This can give you the freedom to spend more of your money in later life, without the worry you are depriving your children or grandchildren.

◆
The sooner you start to plan, the more options you will have later on.
◆

*Trusts are not regulated by the Financial Conduct Authority.

Make the right *choices*

We offer bespoke protection advice and can make recommendations from a range of different providers. This means we can tailor our solutions to meet your personal needs.

Find out more about the different types of protection policy we can use to build a plan for you.

Life assurance

Life assurance pays a lump sum when you die. There are two types:

- ◆ Term assurance: these policies provide cover for a specified period of time and are usually set up to cover costs that will reduce or end at some point. This might be until your mortgage is paid off, for example, or the children have left home.
- ◆ 'Whole of life' assurance: these policies pay a lump when you die, irrespective of when that happens. This type of cover is usually set up to cover costs that arise in the event of your death, for example to pay an Inheritance Tax bill. You might also use one to leave money for someone who depends on you financially.

Income protection

Your earning potential is likely to be your family's most valuable asset.

Income protection plans are designed to provide you with an income should you be unable to work for a prolonged period, due to illness or injury.

Plans usually run until you retire and if you do need to claim, benefits will be paid until you're well enough to return to work, or the policy's end date, whichever happens first.

Critical illness

This type of policy pays a lump sum if you suffer one of the serious conditions covered by the plan such as cancer, heart attack or a stroke.

Payouts can ease the financial pressure during a challenging period, giving you the time to focus on your recovery. This can be crucial if you do not feel well enough to return to work or want to have a slower pace of life.

Set your plans *in motion*

Getting older is part of life. Thinking about financial protection today is one of the most important steps in preparing for the years ahead. Taking action to protect your family now could also save you money in the long term, as costs invariably increase as we get older.

The next step is to find the right sort of protection for you and your family. With so many different organisations and types of cover out there, our Partners make it their priority to find the right solution for your protection needs. St. James's Place Partners have access to many of the UK's leading protection providers and plans, and this enables us to tailor any plan to your specific needs.





◆
***We cannot prevent the
unexpected happening but we
can make sure you are prepared.***
◆

Here for *you*

St. James's Place Partners deliver a highly personal experience, providing you with expert help and holistic advice, via a long-term relationship.

You can rely on us to:

Give you confidence and control

We aim to make you feel confident to make informed choices. By working together to create a detailed financial plan, you will gain greater certainty, peace of mind, and security.

Help you to achieve your personal goals

Face-to-face, personalised advice from our expert advisers will help you put a plan in place. This plan will pave the way for you to achieve your goals and improve your financial wellbeing.

Enable you to create a future you believe in

Together, we'll ensure you can use your wealth to create a positive impact without detriment to your own personal growth.

Our guarantee *to you*

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 at www.sjp.co.uk/products.



Next *steps*

Speak to your SJP Partner today or visit www.sjp.co.uk







SJP



The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority. St. James's Place Wealth Management plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England Number 4113955.