

Growing your future with SJP



Start your journey.

***Your vision for the future is unique.
Whatever your goals, we believe
there is value in taking advice
from someone you trust.***

Get to know us.

***We've rounded up ten important
facts about St. James's Place, so you
have a firm foundation for your
relationship with us.***

***Your Partner can provide the
extra detail – just ask.***



10 things to know



Who we are

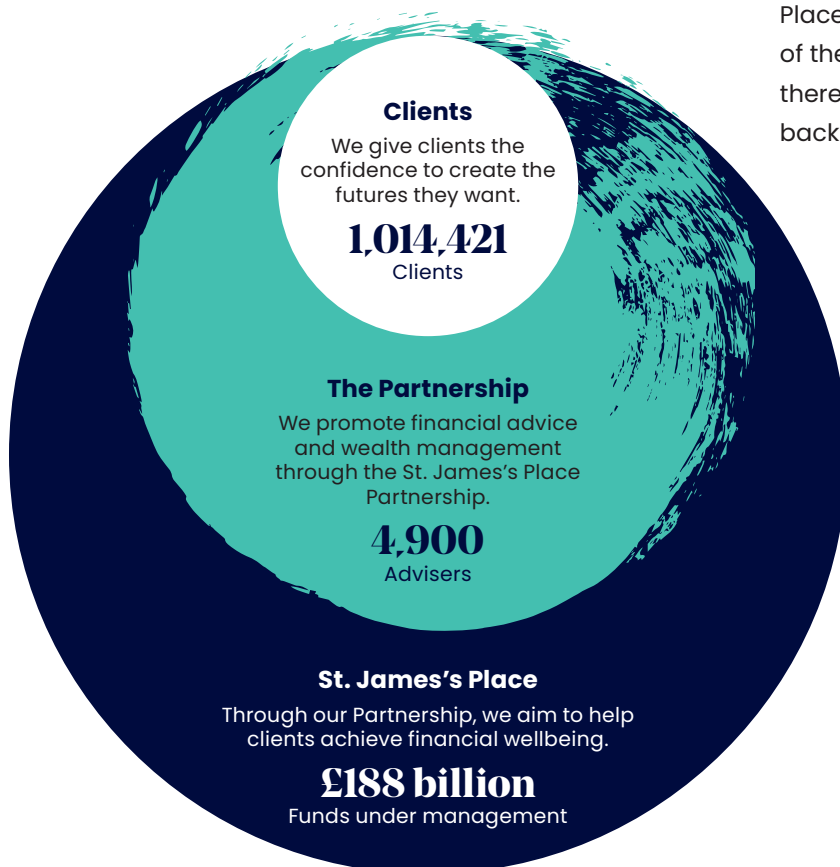
Managing your wealth should be simple. That's why we're making it personal.

At SJP, we exist to give you the confidence to create the future you want. We do this through face-to-face financial advice, delivered exclusively by qualified, expert advisers who

make up our Partnership. We also provide access to our leading range of investment products.

As an award-winning company with £188 billion in managed funds, we can introduce you to some of the best talent in the industry. You'll build a personal, mutual relationship with your Partner, who'll work to plan, grow and protect your financial 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





What matters to us

Good client outcomes are at the heart of everything we do. But so is the wider picture including our communities. We believe in doing the right thing.

Giving back

Our Charitable Foundation has raised over £130m for charity. We provide financial education opportunities and lessons to improve financial wellbeing in the UK.

Doing the right thing

We have achieved the Business In The Community – Community Mark for

sustained, strategic social investment into communities.

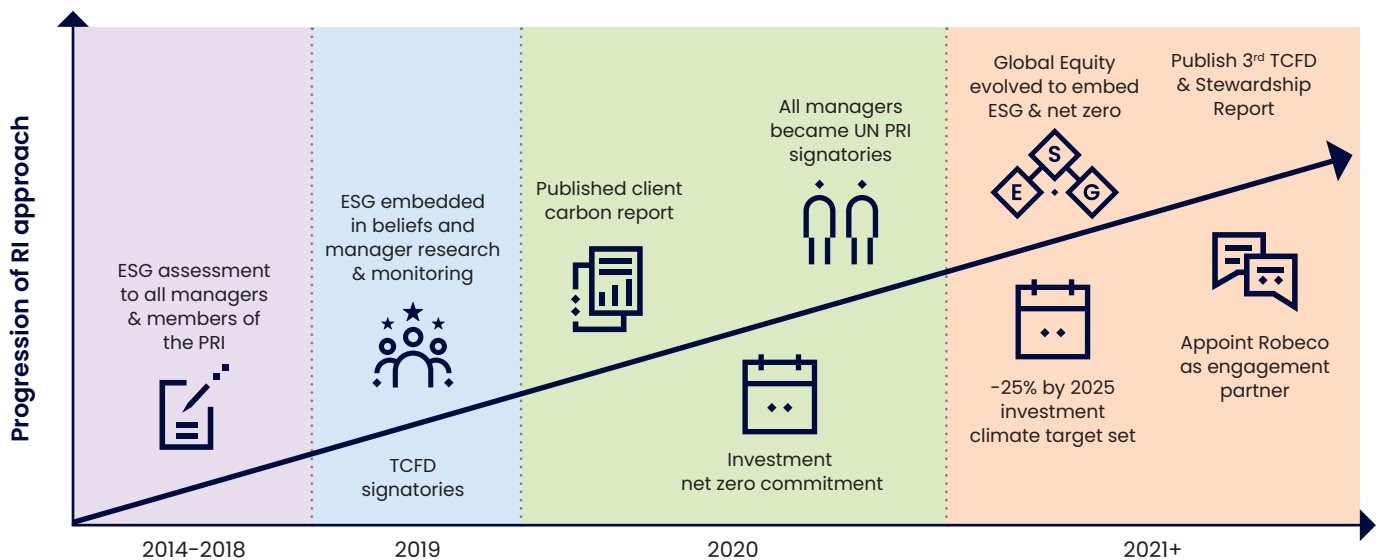
Investing responsibly

We also strive to create a more positive impact through our investment strategy. Incorporating responsible processes into our investment decision-making provides the opportunity for us to use money in a more positive way, and crucially, it makes investment sense.

Since 2020, all of our fund managers are signatories of the United Nations-supported Principles for Responsible Investing.

Responsible Investment Journey

Key milestones of our journey:



The PRI is the industry standard for assessing a firm's overall approach to responsible investment. Signatories are assessed and scored on their approach. We believe that through the PRI, our fund managers will better integrate ESG factors and wider responsible investment principles into their approach.

Signatory of:



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Building our connection

A legacy for your family. Everyone's ambitions are different, so we take time to get to know you well.

If it takes a few meetings before you feel ready to become a client, that's fine by us. Initial meetings are provided without obligation.

Once you're part of SJP, your Partner will continue to have face-to-face meetings at a frequency to suit you, and you can always call them between review meetings to discuss any changes to your financial needs.

You'll also receive regular correspondence and literature, tailored to you and your interests, and we're committed to making these clear and easy to understand.

Communication – just like finance – is personal. Over a coffee. On the phone. Via video. Discover more in our separate document: 'Working with you' (SJP10357).

Update your preferences with your Partner at any time.





How we can help

Where do you see yourself in a year, five years, 20 years?

Together, we can shape the tomorrow you picture for yourself.

Here are some of the ways we can provide you with financial confidence and help you to achieve your goals:

Make your money work harder

Our Partners will work with you to develop an appropriate investment portfolio to match your plans. This will be tailored to your own attitudes, current circumstances and what you are aiming to achieve for the future.

By putting your investments in the right 'wrappers' – such as an ISA or pension – you will be able to make the most of the tax reliefs and allowances available to you.

Enjoy the retirement you deserve

Make the most of your retirement with the rewards you've worked so hard for. Whether you're an individual or a business owner, we can help you, with strategies beyond straight-forward pension planning.

Support other generations

Nurture your family now and in the future. From supporting younger members in buying their first home, achieving an education or having their dream wedding, through to assisting older generations in later life. We can help your money work for those you love.

Protect what matters

Take care of yourself, your family and your business, for peace of mind today and tomorrow. We are specialists in providing solutions to meet specific insurance needs, including the protection of companies and the people who own and manage them.

Manage cash and borrowing

We understand that some people have little time to manage their finances as effectively as they

would like. From mortgages to cash management, we will work with carefully-selected specialist financial and banking institutions* to give you access to an extensive range of high-quality products, all backed by the high standards of service you expect.

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 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 and are generally dependent on individual circumstances.

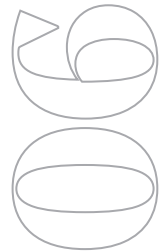
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***Together, we can
shape the tomorrow
you picture for yourself.***
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**Please note that where a referral is made, the service provided will be separate and distinct from those offered by St. James's Place.*



Getting tax right

The financial world is changing all the time. We see continuous changes in government policy, tax legislation, and changes to economic factors and investment markets. Together we'll agree a strategy that suits you, which could involve additional tax planning or the use of trusts. Using our expert network, we enhance and extend our own services by calling on external providers as needed. We choose these carefully, ensuring their standards are as high as our own.



The Investment Team

The Investment Team build investment solutions suitable for our clients' long-term objectives.

They decide which asset classes to invest in overtime, and select the strategies and managers to populate our portfolios. Manager selection, asset allocation and portfolio management is continually reviewed and tested.

Leveraging our position as one of the UK's largest wealth managers, we offer our clients a range of competitively priced investment options spanning regions, asset classes, investment styles and outcomes.

Overseeing the process is our Investment Committee. The committee is made up of industry experts – internal and external. It is responsible for setting the policies and parameters, within which the investment team can make informed decisions.



Investing with us

Your Partner will explain our charges, your statutory rights and any protections that apply, and confirm all of their advice in writing. When you invest, they will confirm with you the full details of the investment you have made.

You can check out your investment performance every day on our website and on our app, as well as receiving regular economic bulletins and a weekly market report from our specialists.

With the addition of our flagship magazine **The Investor**, you'll gain exclusive insights into the world around us and what it means for you and your wealth.

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Trusts are not regulated by the Financial Conduct Authority.



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***The financial world is changing
all the time. Together we'll agree
a strategy that suits you.***
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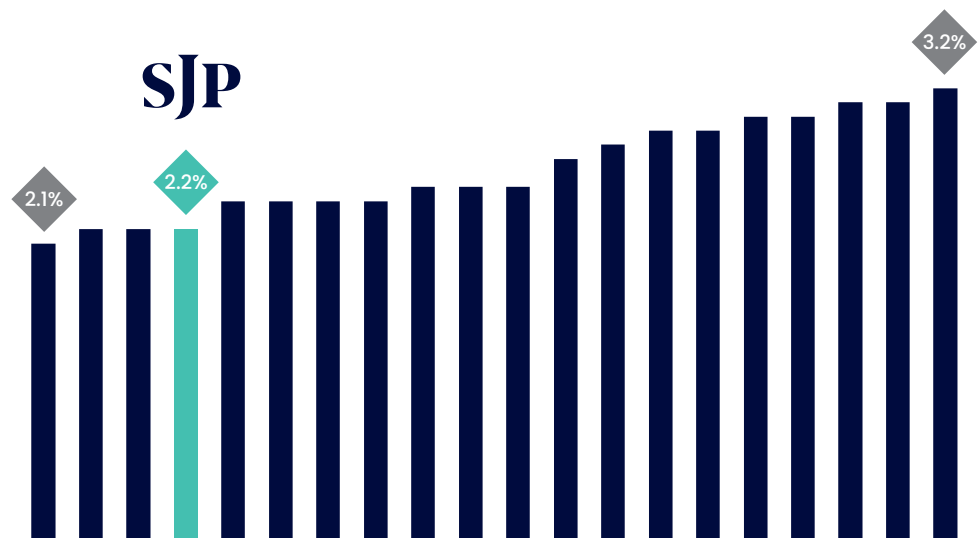


Expertly managing your wealth

Our goal is to give excellent service that exceeds your expectations. We're keen that you make a lasting, trusted connection with your Partner. This is supported by a financially-strong company.

Our charges are transparent. But comparison can be tricky.

To make comparison a little clearer, Ernst & Young (EY) produced this chart which compares our fees with other providers:



The figures shown have been produced by Ernst & Young LLP ('EY'), an external consultancy. They show the Reduction in Yield each year over a period of 10 years for a £100,000 investment into actively managed, unwrapped mutual funds (Unit Trust, OEIC or equivalent) with both initial and ongoing advice. Investment returns of 5% each year have been assumed. EY has collated and computed these figures as at 30 September 2023 for use by St. James's Place and St. James's Place Partners in conversation with their clients. The information must not be relied upon by any third party in making management or investment decisions.

This chart is for general comparisons. Your solution will be tailored to you. The charges you will incur will be different based on that solution.

However, we know that what's important is what this means for you in pounds and pence. We can assure you that your Partner will discuss charges with you before you make an investment and incur any charges.



09

What our clients say

82%

of clients value the relationship they have with their adviser*

78%

of clients are satisfied with their overall relationship with SJP*

*Data collected between 6 March to 27 March 2025, based on responses from a total sample of 82,430 clients.

"We have been dealing with SJP for many years and have had excellent advice and service from them."

Verified client on Trustpilot, 3 March 2023.

"I have confidence in St. James's Place, and have done for many years, that they will look after, and invest my funds in the best trustworthy companies."

Verified client on Trustpilot, 6 March 2023.

"A pension and investment company you can trust. In a world of financial disarray, where pension and investment scams happen daily, it is good to know that my pension company, and adviser, is working in my best interest."

Verified client on Trustpilot, 3 March 2023.



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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.





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.