Getting to know you

What to expect from your relationship with us

First things first

Thank you for considering us. We know that seeking financial advice for the first time can be a daunting prospect – but we'll do our best to make it as easy and rewarding as possible for you. We always strive to be friendly and approachable, and we're keen to help you build your financial confidence.

Here, we explain what will happen at the start – and what you can expect from us long into the future.

Your first meetings with us: it's all about you!

When you first meet with us, we'll spend some time getting to know you. This might be a single meeting, or it might need a series of meetings, depending on how much there is to cover and how fast you want to go.

We'll ask you about things such as:

- Your personal and family circumstances
- The money coming in and going out every month
- Your current financial situation – such as any pensions and savings you may have
- If you've had any previous experience of investing
- Your goals and ambitions for the future

The more you can tell us about the above, the more we'll be able to help you. Therefore, we'll ask you to come along prepared with as much information as possible – so it's worth putting in some time beforehand so you can get the most out of the meeting.

But don't be put off by this – we won't judge you or treat you as if you're sitting an exam!

We also understand that some people might feel nervous about meeting a financial adviser for the first time – so if you'd like to bring along a friend or family member to support you, that's absolutely fine with us.

And it goes without saying: whatever your age, gender or personal status, you're always welcome.

Your attitude to risk

We'll also take some time to understand your attitude to risk. That is, whether you're prepared to take on more risk or not with your investments in return for potentially higher gains over the long term (and by that, we mean at least five to ten years). This will depend on things such as your personal goals, your current circumstances, your age and your general approach to money.

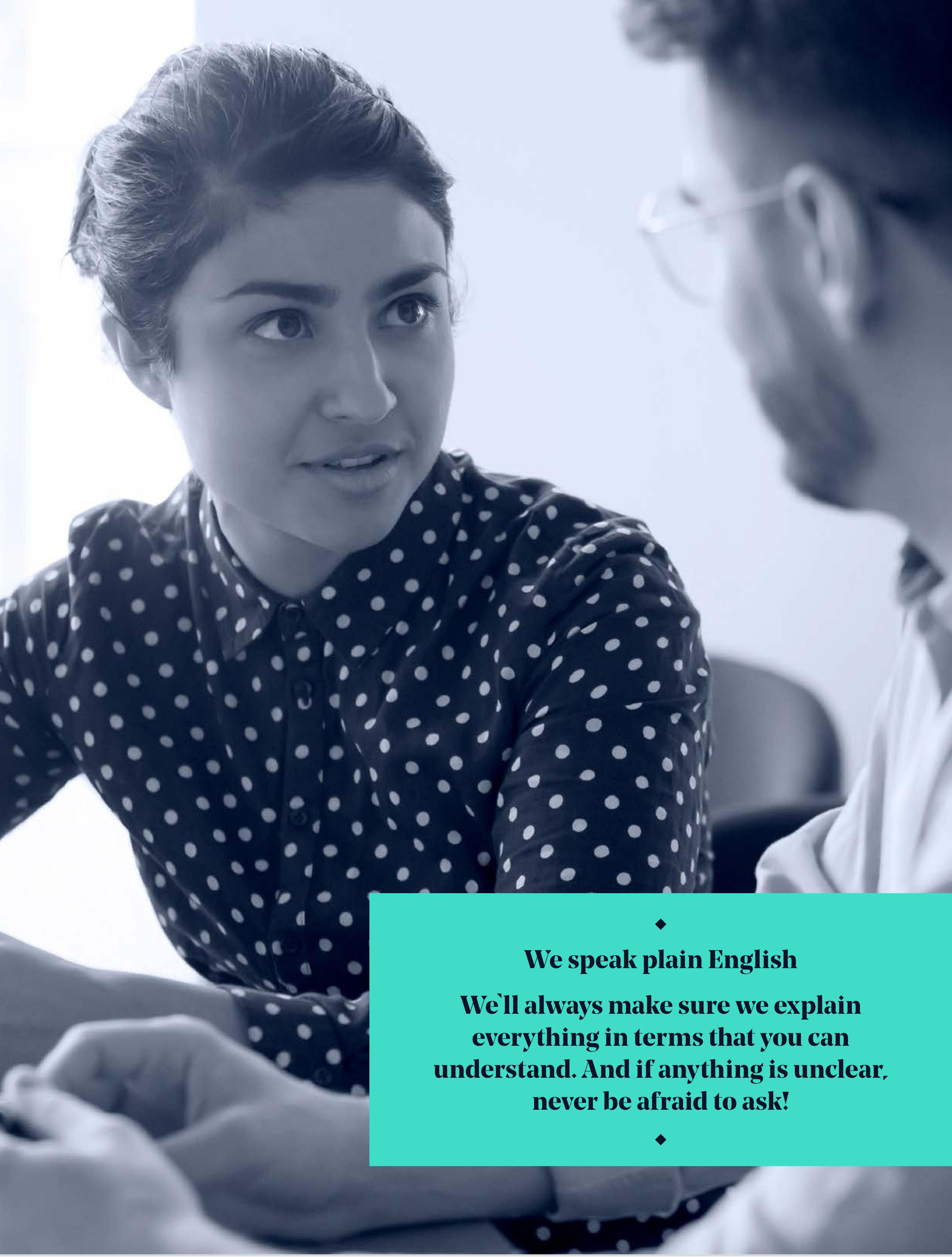
We'll always explain our charges clearly

The first time we meet you, we'll be completely upfront about our charges. Unlike lawyers or many other professionals, we don't charge by the hour – instead, our fees will be related to the work we do for you and the kinds of investments you opt for.

But one thing's for certain: we'll ensure you fully understand how we'll charge you and there'll be no hidden costs.

We'll take the time to explain everything in plain English – and don't be afraid to ask questions if anything's unclear.

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.



We speak plain English

We`ll always make sure we explain everything in terms that you can understand. And if anything is unclear, never be afraid to ask!

Our financial recommendations for you

Once we have a clear picture of your circumstances and your goals, we'll draw up a set of financial recommendations for you. This might involve things such as starting a pension, investing in an ISA and ensuring you have the right amount of cash savings.

We'll also recommend any insurance protection that would suit you – for example, to support a spouse, partner or children if you were to die, or to cover loss of income if you were unable to work.

Plus, we'll look at your tax situation to ensure you're making the most of the reliefs and allowances that are available to you.

Throughout the process, we'll help you visualise how your money can work for you, using interactive tools and written information. This will help you to understand various scenarios and test your goals, as well as being something you can refer to at subsequent meetings.

We'll always treat you as an individual

We know that no two clients are the same. Therefore, the recommendations we give will be specifically tailored to you, based on your own circumstances and ambitions.

What's more, we'll give you a clear explanation of why we're making these specific recommendations for you. Plus, you'll have the opportunity to ask as many questions as you like to ensure you fully understand everything.

And never be afraid to ask us about anything, no matter how obvious you think it may be. We believe there's no such thing as a stupid question: we know that a lot of financial matters can be complex and off-putting for many people. Our priority is to make sure we're giving you the right advice and the knowledge to understand it.

Meeting face to face

Our meetings with you, from the outset, will always be conducted face to face.

These days, of course, that means it might be via a video call rather than in person – and some of our clients often find this more convenient. But we'll always try to meet you in whatever way suits you best.

And rest assured: our financial advice is a robot-free zone. We guarantee that you'll always speak to a human being.

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. The value of any tax relief is generally dependent on individual circumstances.

As time goes by...

We very much hope that you'll enjoy a long and rewarding relationship with us.

That means we won't just have one meeting with you then leave you to get on with it. We'll arrange to meet you on a regular basis. That way, we can check if there are any changes in your circumstances or your future goals, and we can adapt the advice we give accordingly.

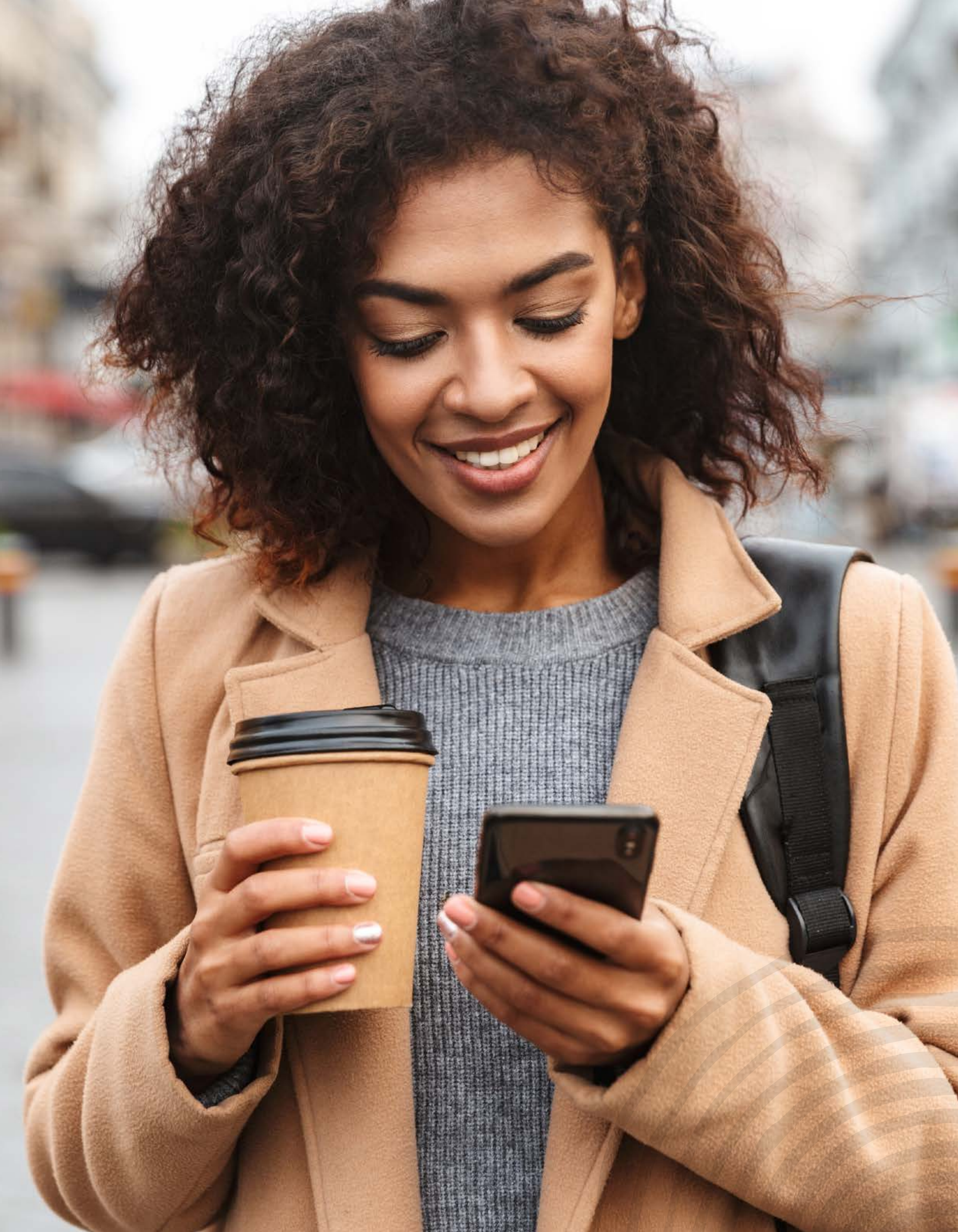
It's also an opportunity for us to get to know each other better. The more we know about you, your family (if you have one), the people who matter to you, and your personal finances, the better the advice we can give you.

And of course, it works both ways. The better you know us, the more confident you'll feel that you can rely on us.

We think of it like a friendship: as we share experiences over time and get to know each other better, the more we'll get to value and trust each other.

Building your financial confidence

By doing all of this, our aim is to help build your financial confidence over time. This means giving you the knowledge and reassurance to feel certain your finances are in good order for now and the long term – to help you create the future you want.



We'll always be there for you

As well as arranging regular meetings with you, we'll always be there when you need us, should anything unexpected happen – or if you simply want to check on something or ask us a question.

For example, you might see some turbulence in the stock market and worry about your investments (e.g. in a pension or an ISA). You'll be able to contact us at any time and we'll be able to give you the reassurance you need to stay focused on your long-term goals rather than worrying about short-term market fluctuations.

Above and beyond

The value we can offer goes beyond financial advice

For example, should something change in your personal circumstances, good or bad – such as having children, changing or losing your job, illness, bereavement or receiving a windfall – this could have an effect on your finances and your goals.

When events like this happen, we should be among the first people you contact, as we'll be able to advise you on the steps you can take to suit you and your circumstances.

We can also help with things such as finding long-term care if you or a loved one needs it (thanks to our relationship with Care Sourcer), dealing with unexpected changes in your life, and avoiding financial scams.

This may involve a referral to Care Sourcer, whose services are separate and distinct to those offered by St. James's Place.

Your path towards financial confidence

In partnership with us

First meetings

Finding out about you

Financial recommendations

The advice we'll give you, based on your circumstances and your goals

Activation

Putting the advice into practice

Regular reviews

Catching up to get to know you better – and find out if anything has changed

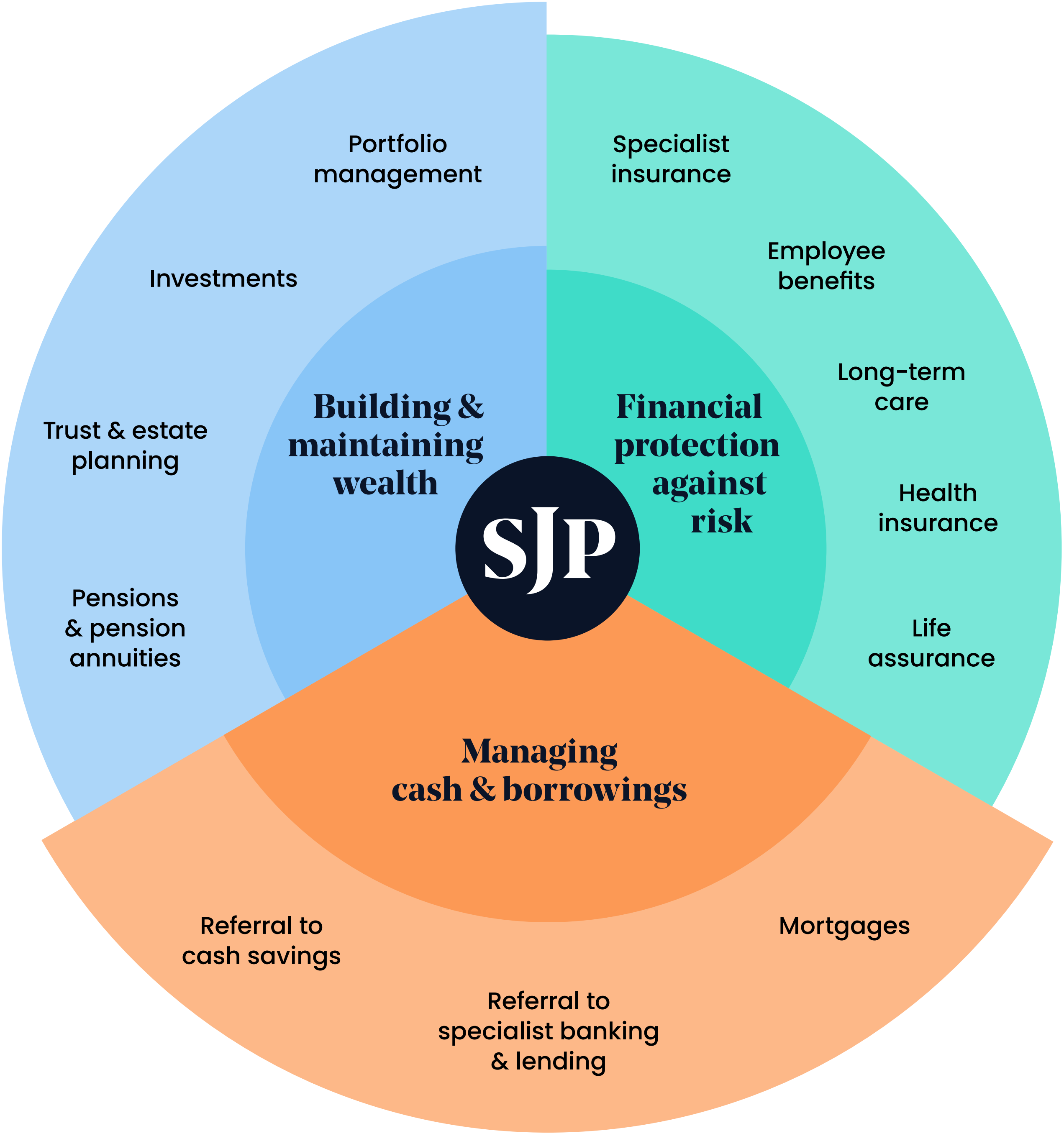
We'll review the advice we give you every time there's a change in your circumstances or your goals, and update it if necessary

Above and beyond

We can help with a range of life events that go beyond purely financial matters

From helping with long-term care arrangements to keeping you safe from scams – we can offer so much more than financial advice

Heading towards your goals



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

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Trusts are not regulated by the Financial Conduct Authority.

A wide range of products and services

We can help with almost every aspect of financial planning, from investments, pensions and trusts, through to insurance, mortgages and long-term care.

And remember, the more we know about you, your circumstances and goals, the more we'll be able to advise on the best way to structure your finances to help you achieve genuine financial wellbeing.

Make confident financial choices.

Book your first meeting with us today and put yourself on the path to financial wellbeing.

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