

# **Why financial advice is invaluable**



# Why financial advice is invaluable

Financial advice is the heart of our business. It offers reassurance and guidance amid the noise of difficult financial decisions. It helps you to stay on track in making your money work harder for you.

Yet it is about more than simply achieving better investment returns. To be its most effective and valuable, it is an ongoing relationship.

This relationship can offer continuity, a deeper understanding of your goals and objectives, and peace of mind for your financial future. While regular reviews of your financial situation and plan can make sure it remains up-to-date, relevant and on track to meet your needs.

95% of people receiving ongoing financial advice say it helps them reach and stay on track with their goals.

Opinium surveyed 8,000 UK adults nationwide between 22 July and 5 August 2025. Quotas and post-weighting were applied to the sample to make the dataset representative of the UK adult population.

*“An adviser can’t remove uncertainty, but they can give you clarity, confidence and a welcome sense of control. At least in that one area of your life.”*

**Mark FitzPatrick**  
CEO



## 1

## The benefit of ongoing personal advice

With ongoing advice, a St. James's Place Partner can review your financial plan and help you:

- ◆ **Plan for what matters** – whether that's a comfortable retirement, helping family, or protecting yourself from the unexpected.
- ◆ **Make more of your money** – by matching your investments to what you want to achieve.
- ◆ **Keep more of what you earn** – by making full use of financial products and tax allowances.
- ◆ **Stay on track** – when markets wobble or there's Budget speculation, having someone to remind you why you're investing and to stop you making knee-jerk reactions.

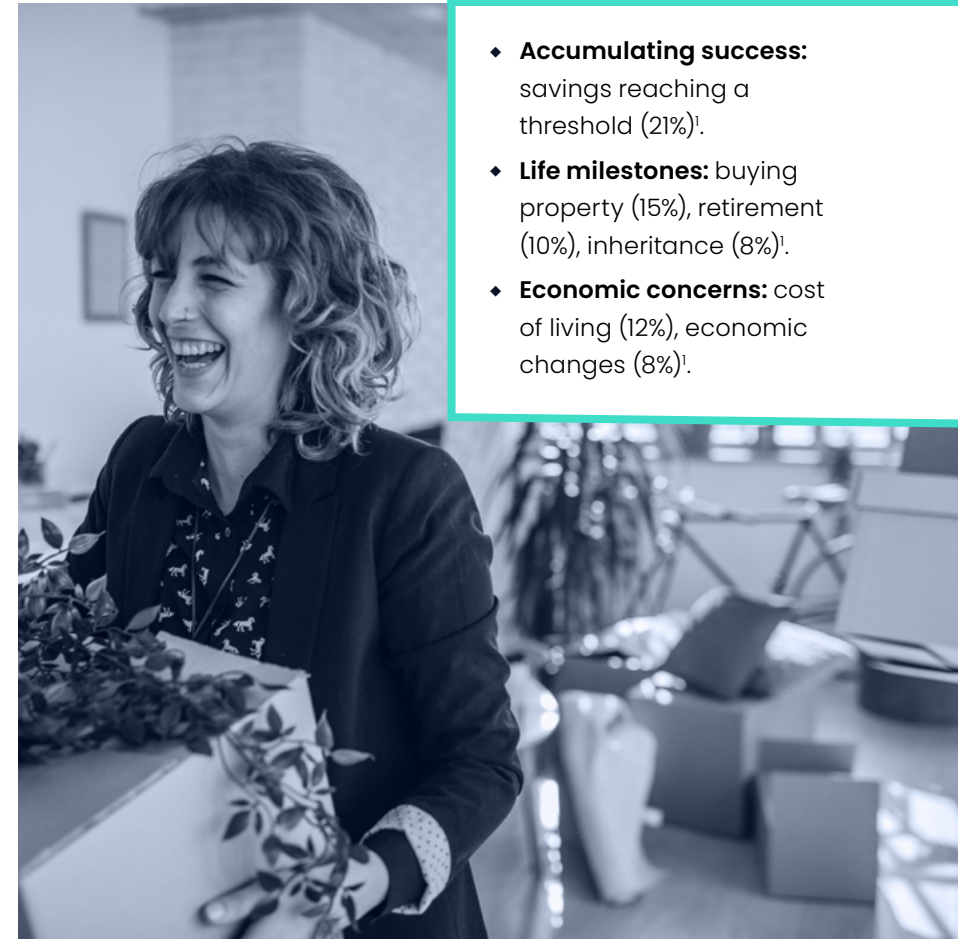
It's a deeply personal and collaborative relationship, built on trust. Your Partner provides counsel and guidance to stay on track in achieving your goals – today and tomorrow, through highs and lows.

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 depends on individual circumstances.

### Key drivers for seeking advice

- ◆ **Accumulating success:** savings reaching a threshold (21%)<sup>1</sup>.
- ◆ **Life milestones:** buying property (15%), retirement (10%), inheritance (8%)<sup>1</sup>.
- ◆ **Economic concerns:** cost of living (12%), economic changes (8%)<sup>1</sup>.



#### Real life advice insight

- ◆ 95% of people receiving ongoing financial advice say it helps them reach and stay on track with their goals.<sup>1</sup>
- ◆ Advised individuals are twice as likely to feel optimistic about the future (54% vs 30%).<sup>1</sup>
- ◆ Nearly a quarter (23%) of adults made changes to their finances during Budget speculation – with one in five (20%) now regretting doing so post budget.<sup>1</sup>

## 2

## Impact of advice on your wellbeing

More than simply managing wealth, the advice SJP Partners give helps you plan with clarity and purpose – so you can enjoy life, be prepared for whatever comes next, and know that your future, and that of your family, is in safe hands. And that creates something clients tell us they really value: **a sense of wellbeing.**

### Optimism vs pessimism<sup>1</sup>

Sentiment	Advised (%)	Not advised (%)
Optimistic about year ahead	54	30
Pessimistic about year ahead	22	31

Sentiment about the year ahead by advice status.

Of the 8,000 surveyed, those in receipt of some form of advice or guidance = 3,324; those not receiving any advice or guidance = 3,341

### Wellbeing and emotional outcomes<sup>2</sup>

Metric	Advised (%)	Not advised (%)
Quality of life	55	35
Relationships with loved ones	47	28
Mental health	48	28
Physical health	42	23
Sense of security	56	36

Advised vs not advised (% saying their current position benefits each area).

Of the 6,000 surveyed, those in receipt of some form of advice or guidance = 1,823; those not receiving any advice or guidance = 4,043



### Real life advice insight

- ◆ **Wellbeing:** 86% of those taking ongoing advice said they have benefitted emotionally and mentally<sup>1</sup>.
- ◆ **Quality of life:** 55% of advised individuals report improvement vs 35% not advised<sup>2</sup>.
- ◆ **Mental health:** 48% of those receiving ongoing financial advice report better mental health vs 28% of those who are not advised<sup>2</sup>.

## 3

## Financial security and planning

Clients value the confidence that comes from tailored guidance, robust strategies and consistent oversight. This is whether navigating global market shifts, making the most of tax allowances, or identifying opportunities that are hard to find alone.

Those that take advice consequently have a greater sense of security and confidence – driven by an advised personal plan and supported good habits. This ultimately helps deliver better financial outcomes and real value for clients.

**Clarity and purpose:** those receiving ongoing financial advice are more than twice as likely to have a plan in place with a clear purpose, life goals, timeline (74% vs 34% not advised).<sup>1</sup>

### Good financial habits (past two years)<sup>2</sup>

Habit	Advised (%)	Not advised (%)
Tax planning checked	60	30
Protection adequacy checked	68	44
Investments reviewed	69	36
Savings deal checked	77	56
Pension checked	67	36

### Financial security and confidence<sup>2</sup>

Metric	Advised (%)	Not advised (%)
Comfortable financially	52	39
Financially resilient	47	28
Secure about current situation	48	28
Secure about future situation	42	23
Motivated to save for future	56	36
Confident to pay off debts	48	28
Confident about getting on housing ladder	42	23

#### Real life advice insight

- ◆ **Comfortable financially:** 52% advised vs 39% not advised<sup>1</sup>.
- ◆ **Resilient:** 75% advised vs 61% not advised<sup>1</sup>.
- ◆ **On track with goals:** 85% advised vs 64% not advised<sup>1</sup>.
- ◆ **Focus in the long term:** among those who are saving, advised individuals are more likely to focus on long-term priorities including:
  - (a) Retirement (58% vs 35% not advised)<sup>1</sup>
  - (b) Their own care costs later in life (28% vs 14% not advised)<sup>1</sup>
  - (c) A child's education (20% vs 4% not advised)<sup>1</sup>
  - (d) Supporting grandchildren (9% vs 5% not advised)<sup>1</sup>

# 4

## The backing of scale and expertise

Our Partnership approach brings the best of both worlds to clients. We offer personal, tailored advice through a trusted relationship with your adviser – backed by the scale, expertise and security of a leading company.

In today's complex and turbulent world, achieving that sense of security, confidence and wellbeing has never been more important. That's why, through the largest community of financial advice firms across the UK that make up the SJP Partnership, we can be close enough to know you and care, but also big enough to oversee, protect and safeguard your future. This is across global markets, financial regulation and law as well as from scams and cyber threats.

Our global investment capability consists of hundreds of researchers and analysts. But we're not alone. Using our size and reach, we have relationships with external investment specialists and companies around the world. Together, we have created our own investment process and research capability.

We offer funds that are not distributed to the wider market – only to those in the SJP community. And on average they cost less than our industry competitors, because our scale has enabled us to achieve competitive rates for clients. Designed for long-term growth with the potential to outperform the market, we are proud that the funds have become the largest actively managed funds in the UK.

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 additional benefits to being advised in partnership with an SJP Partner and SJP, include:

- ◆ Central annual reporting, digital services and administration so people are always available to help.
- ◆ Provision of subject matter experts to analyse regulatory or industry updates, keeping our community ahead of market and policy changes.
- ◆ Strong governance and compliance to safeguard and protect your money.
- ◆ A dedicated team ever vigilant in guarding against cyber threats to keep data and investments secure.
- ◆ SJP Partners and advisers are among the country's leading financial professionals and we support their ongoing professional development to ensure they remain as well qualified and technically able as possible.

1. On behalf of St. James's Place Opinium surveyed 8,000 UK adults nationwide between 22 July and 5 August 2025. Quotas and post-weighting were applied to the sample to make the dataset representative of the UK adult population.

Post-budget on 26 November 2025: Opinium surveyed a further 2,050 UK adults between 3 and 5 December 2025. Quotas and post-weighting were applied to the sample to make the dataset politically and nationally representative.

2. On behalf of St. James's Place Financial Health Report 2025. Opinium surveyed 6,000 UK adults nationwide in two polls between 23 December 2024 and 17 February 2025. Quotas and post-weightings were applied to the sample to make the dataset representative of the UK adult population.

As a result, St. James's Place guarantees the suitability of 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 [www.sjp.co.uk/products](http://www.sjp.co.uk/products).

This distinct partnership has a shared long-term commitment and a focus on clients' success and wellbeing that lasts not just for today, but for the future too.

St. James's Place (SJP) is a FTSE 100 company and one of the largest advice companies in the UK. We currently manage over £200 billion funds under management for over one million clients and are the holder of a number of industry awards, including:

- ◆ Best Financial Adviser – Personal Finance Awards 2025
- ◆ Wealth Management Company of the Year Winner – City of London Wealth Management Awards 2025
- ◆ Customer Relationship Excellence Winner – Financial Services Eagles Awards 2025



## Maggie's story

*"I never used to get involved in financial matters. My husband worked in finance, so he handled everything. He'd involve me but, to be frank, I never listened. All of that changed very suddenly when my husband died in a tragic accident – on my 50th birthday. At the time, my son was at university, and my daughter had just graduated and we were thrown into complete disarray and uncertainty. Overnight, I had to take charge of the family finances, and I knew the decisions I made would impact our family's financial security.*

*That first year passed in a blur, made even harder by the poor way our bank handled our finances, which only added to the stress of an already devastating time. I then met Lee, who I felt understood my situation and genuinely had my best interests at heart. I subsequently asked him to take over as our financial adviser."*

*"With Lee's support, I've been able to get my head around the finances... but there's never any pressure or jargon – he'll give advice but I control the decisions."*





[www.sjp.co.uk](http://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.