



Complaints Data Publication

1 January 2025 – 30 June 2025

We are a FTSE 100 company with £198.5 billion of client funds under management and we currently have a client base of over one million. Through our dedicated network of advisers, referred to as the Partnership, we have been offering face-to-face wealth management advice since 1992. Our Partners are authorised to advise on a range of St. James's Place Wealth Management products, as well as those offered by a select group of third party providers.

As part of our commitment to providing our clients with advice they can rely on, we are happy to guarantee 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.

When issues are raised, we are committed to ensuring our clients are treated fairly throughout the complaints process and we learn from the investigations we undertake. To this end, our Senior Management Team monitors client feedback and complaints to ensure we are always looking to improve the client experience. If you would like to know more about what our clients say about us, click [here](#).

This document provides the complaints data for two legal entities which form part of the Group, St. James's Place Wealth Management plc and St. James's Place UK plc.

Complaints Data Publication

St. James's Place Wealth Management plc

St. James's Place Wealth Management plc is responsible for the advice and service provided by the St. James's Place Partnership. Therefore, when complaints are made about the advice and service provided by our Partners it is our responsibility to investigate those complaints.

For the period 1 June 2025 to 30 June 2025 St. James's Place Wealth Management plc received 5,511 complaints and closed 11,520. Our complaints data for the period is shown in the table below.

	Number of complaints opened by volume of business						
Product Category	Intermediation (within the reporting period) *	Number of complaints opened	Number of complaints closed	Closed within 3 days (%)	Closed after 3 days but within 8 weeks (%)	Upheld (%)	Main cause of complaints opened
Banking and Credit Cards		2	1	0%	0%	0%	Advising, selling & arranging
Home Finance	1.41 per 1000 sales	16	28	0%	4%	25%	General admin/customer service
Insurance and pure protection	4.78 per 1000 policies sold	145	216	0%	3%	9%	General admin/customer service
Decumulation and pensions	26.18 per 1000 policies sold	2996	6248	0%	14%	52%	General admin/customer service
Investments	23.37 per 1000 sales	2352	5027	0%	12%	54%	General admin/customer service

* The FCA requires firms to quote the complaint volumes in the context of the number of investments, plans etc arranged in the reporting period, so we have included the number of complaints we received per 1,000. It is worth noting that complaints about advice and service can relate to any time since 1992 and are not directly related to advice and service given in the reporting period.

Another way of looking at our complaints in context is to consider the number of complaints opened relative to the number of existing clients we have. In this period, 5.5 complaints have been opened for every 1,000 existing clients. Whilst we are disappointed to receive any complaints, we believe this represents a very small ratio, particularly when former clients are taken into account.

Complaints Data Publication

St. James's Place UK plc

The St. James's Place Partnership plays the leading role in delivering our wealth management service and only our Partners have access to the wealth management products we offer.

St. James's Place UK plc is responsible for the administration of Life Assurance, Pension and some Investment products and is responsible for handling any complaints which relate to the administration of these products.

In the period 1 January 2025 to 30 June 2025 St. James's Place UK plc received 767 complaints and closed 813. The complaints data for the period is shown in the below table.

	Number of complaints opened by volume of business						
Product Category	Provision (at reporting period end date) *	Number of complaints opened	Number of complaints closed	Closed within 3 days (%)	Closed after 3 days but within 8 weeks (%)	Upheld (%)	Main cause of complaints opened
Insurance and pure protection	0.55 per 1000	5	5	0%	60%	60%	General admin/customer service
Decumulation and pensions	0.92 per 1000	562	599	2%	91%	67%	General admin/customer service
Investments	1.01 per 1000	200	209	4%	84%	73%	General admin/customer service

*the FCA requires firms to quote the complaint volumes in the context of the number of plans in force in the reporting period, so we have included the number of complaints we received per 1,000.