

**St
James's
Place**

**Pay Gap Report
2024/25**



Contents

3	Introduction
4	Pay gap reporting background
5	Our gender pay gap
7	Our ethnicity pay gap
10	Our approach to reducing our pay gap
15	Closing remarks
16	Statutory disclosure





Introduction

Mark FitzPatrick
Chief Executive Officer

When I joined St. James's Place (SJP), one of the first and most significant observations I made of my own team was the need to diversify, to build a leadership team to reflect where we are going, not where we have been. During this reporting period I took intentional action welcoming SJP's first female Chief Financial Officer and Chief Risk Officer. Throughout the course of 2025 I have continued to evolve and strengthen my leadership team, with a better balance of gender, cognitive diversity, lived experience and capability. This is now a stronger team that can challenge each other with insight and integrity. We still have some gaps, specifically related to ethnicity, which I would like to address in the right way and at the right time. But right now, we have strong leaders, and they will enable a strong future.

As a company we understand that diversity, equity, and inclusion (DEI) are essential parts of creating a great place to work and a high performing organisation. We are laser focused on attracting, retaining, and developing the very best talent. It is also essential to have an environment where our employees can bring their whole selves to work, have psychological safety, and feel empowered to contribute their range of perspectives and insights.

Our refreshed strategy and redefined purpose relies heavily upon us having the right people and culture. This year we have worked to better understand the lived experience of different groups of people in our employee base, creating our ethnicity, culture and inclusion experience group and continuing sentiment sessions hosted by members of our Group Executive Committee. These are helping us to determine actions to improve inclusivity and shape our new culture strategy.

We began publishing our Gender Pay Gap Report for St. James's Place Management Services (SJPMS)¹ in 2017 and are encouraged by the progress we have made as an organisation since gender pay reporting inception. We continue to voluntarily report on our ethnicity pay gap, which unfortunately has widened. We recognise that there is still much to do to address pay gaps, both by us and the financial services industry as a whole.

Culture change takes time, and it takes consistent, disciplined effort. It has to be led from the top and crafted with teams. We continue to evolve our efforts and recognise the need to take a multi-faceted approach to build a truly inclusive culture and address pay gaps.

¹ SJPMS is the largest employing entity within the St. James's Place Group (the Group), with 2,478 employees on 5 April 2025, the mandated pay gap snapshot date. All disclosures made within this Pay Gap Report, including the commitments referenced, relate to employees of SJPMS only and not the wider Group. The time frame covered in this report is 6 April 2024 to 5 April 2025.

Pay gap reporting background

What is the difference between equal pay and a pay gap?

Equal pay is a legal obligation under the Equality Act 2010 that requires employers to give all employees equal pay for equal work. This is work classed as the same, similar, equivalent or of equal value by the law. We periodically conduct equal pay audits, including one in 2024. This ensures that we continue to pay employees doing like-for-like roles equally, regardless of gender or ethnicity.

The pay gap shows the difference in the overall hourly rate and bonus awards and doesn't consider differences in role or seniority. It is calculated based on the employees who are paid their full pay in the pay period including 5 April. Since 2017, UK companies with more than 250 employees have been required to publish their gender pay gap in line with UK law. We have voluntarily reported our ethnicity pay gap since 2022. For us, it is important to continue our efforts to ensure that female and ethnically diverse employees have the same opportunities to fulfil their potential in the workplace. This will contribute towards reducing the pay gap.

What is meant by mean and median?

A mean is also called an average. The mean is calculated by adding up the salaries of all relevant employees and dividing the figure by the number of employees e.g. the mean, or average, gender pay gap is the difference between the average hourly earnings of males and the average hourly earnings of females.

The median is the figure that falls in the middle or mid-point of a range when the salaries of all relevant employees are lined up from smallest to largest e.g. the median gender pay gap is the difference between the pay of the 'middle female' compared to that of the 'middle male'. The median is generally considered more representative as the mean can be skewed by a small number of lower or higher paid employees.

What is included in the bonus gap calculations?

The bonus pay gap is calculated over a 12-month period ending on the snapshot date of 5 April. Calculations include not only actual bonus payments, which are influenced by personal performance, but also taxable shares, length of service and retirement vouchers exercised/received in the 12-month period. For our bonus calculations, new joiners who start on or after 1 October are not eligible to receive a bonus and new joiners starting on or prior to 30 September receive a pro rata bonus.

What are pay quartiles?

Pay quartile reporting shows the percentage of males and females, or white and ethnically diverse employees, in each pay quartile. Pay quartiles are calculated by listing the rates of pay for each employee across the business from lowest paid to highest paid, before splitting the list into four equal-sized groups.



Our gender pay gap¹

		April 2025	April 2024
Gender Pay Gap	Median	22.6%	29.1%
	Mean	27.7%	29.4%
Bonus Pay Gap	Median	32.5%	38.0%
	Mean	56.4%	64.4%
% employees receiving a bonus	Female	85.5%	82.0%
	Male	89.8%	85.7%

What does this mean?

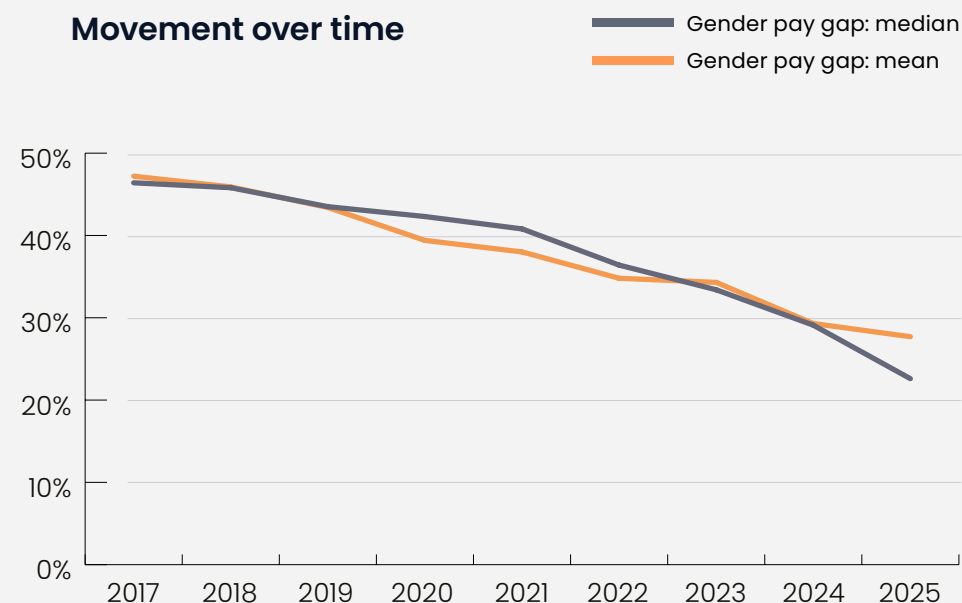
This means that female employees earned:

- ♦ 77p for every £1 that male employees earned when comparing median hourly pay
- ♦ 68p for every £1 that male employees earned when comparing median bonus pay.

Proportion of females and males by pay quartile

	April 2025		April 2024	
	Female	Male	Female	Male
Lower Quartile	69.4%	30.6%	69.7%	30.3%
Lower Middle Quartile	55.9%	44.1%	58.9%	41.1%
Upper Middle Quartile	51.8%	48.2%	50.8%	49.2%
Upper Quartile	33.1%	66.9%	30.9%	69.1%

Movement over time



Our gender pay gap has improved since we began measuring in 2017 with an overall reduction in mean of 19.5% and median of 23.8%.

Based on the last round of pay gap reporting, the median hourly gender pay gap in financial services is 21%².

1. As required by HMRC this report covers the gender pay gap between males and females, as defined by HMRC. Data reflects the mandated snapshot date of 5 April 2025.

2. Copyright © Pinsent Masons, 2024, available from: [UK financial services firms 'still have a long way to go' to close gender pay gap](#)

Understanding the gap

Gender pay gap

Since our last report, our mean gender pay gap has reduced by 1.7 percentage points to 27.7%, with a larger reduction in the median pay gap of 6.5 percentage points to 22.6%.

This is a result of increased senior female representation in the 'upper middle' and 'upper' quartiles, showing that our long-term approach of attracting, retaining and developing senior female talent is having an impact.

Staff turnover was also a contributing factor, with more senior males leaving the business and more junior females leaving as a percentage of the population. On balance, over the reporting period we had an equivalent percentage of each gender leaving the business.

37.1%

Senior female
representation as at 5 April 2025
(35.5% 5 April 2024)

Gender bonus gap

Since our last report, our mean gender bonus gap has reduced by 8.0 percentage points to 56.4%, with a smaller reduction in the median bonus gap of 5.5 percentage points to 32.5%.

Although female representation in senior grades is increasing, an overall greater number of males in senior positions has contributed to our bonus gap as those roles have higher bonus potential.

We are pleased to have been making progress but remain very focused on continuing this positive trend and our approach to this is on pages 10 to 14.



Our ethnicity pay gap¹

What is our ethnicity pay gap based on?

73.3% of employees voluntarily shared their ethnicity data with us as at 5 April 2025, with 10.4% identifying as ethnically diverse. Any individuals who did not disclose their ethnicity data are excluded from our ethnicity pay gap calculations.

For greater transparency, our ambition is to report data broken down by the five ethnic groups determined by the Office for National Statistics. However, due to lower representation in certain ethnic groups, and to preserve anonymity, it is not possible to report our pay and bonus gaps using disaggregated data for this year.

Our reporting takes a binary approach between ethnically diverse and white employees.

Ethnically diverse	White
176 employees	1,693 employees
<ul style="list-style-type: none"> ◆ Asian ◆ Black African, Caribbean, Black British ◆ Mixed or Multiple Ethnic Groups ◆ Other Ethnic Group 	<ul style="list-style-type: none"> ◆ White British, White Other

73.3%

Employees voluntarily shared their ethnicity data with us as at 5 April 2025 (74.0% 5 April 2024)

1. We voluntarily report on our ethnicity pay gap. We are using the calculation methodology set out by the Government Equalities Office for Gender Pay Gap Reporting and data reflects a snapshot date of 5 April 2025.



Our ethnicity pay gap continued

		April 2025	April 2024
Ethnicity Pay Gap	Median	11.2%	8.0%
	Mean	10.7%	7.5%
Bonus Pay Gap	Median	4.6%	9.2%
	Mean	20.3%	16.4%
% employees receiving a bonus	Ethnically diverse	86.4%	78.7%
	White	90.8%	88.4%

What does this mean?

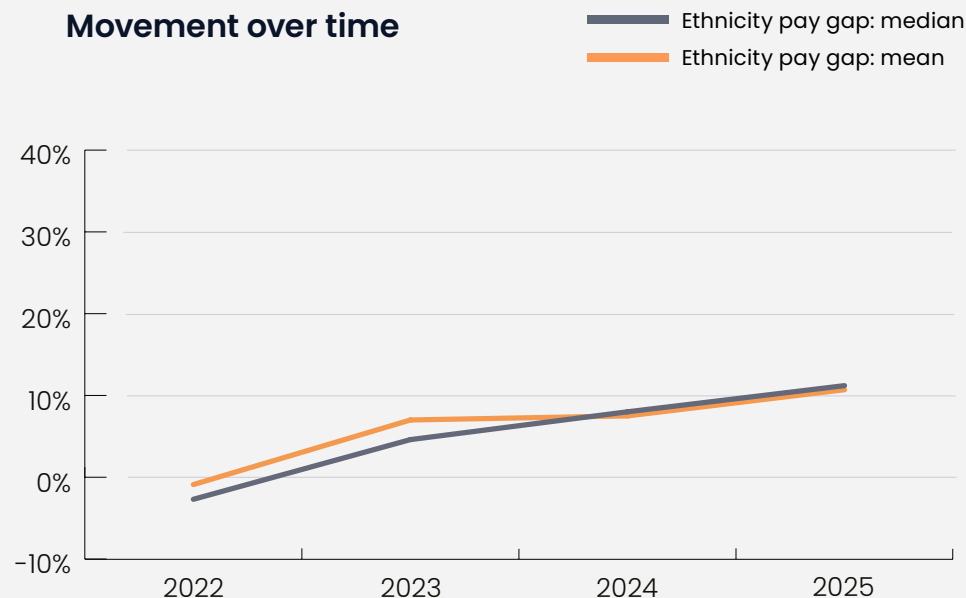
This means that ethnically diverse employees earned:

- ♦ 89p for every £1 that white employees earned when comparing median hourly pay
- ♦ 95p for every £1 that white employees earned when comparing median bonus pay.

Proportion of ethnically diverse and white employees by pay quartiles

	April 2025		April 2024	
	Ethnically diverse	White	Ethnically diverse	White
Lower Quartile	11.2%	88.8%	9.9%	90.1%
Lower Middle Quartile	11.1%	88.9%	9.6%	90.4%
Upper Middle Quartile	7.4%	92.6%	7.1%	92.9%
Upper Quartile	7.9%	92.1%	8.3%	91.7%

Movement over time



We began voluntarily reporting our ethnicity pay gap in 2022 as we believe it is the right thing to do. Our ethnicity pay gap has widened since we began measuring it with an overall increase in mean of 11.6% and median of 13.9%. As our data set is small, it is easily impacted by even modest changes in employee representation and disclosure rates. We are refreshing our DEI strategy and recognise there is more to do. We are committed to becoming a more inclusive and diverse organisation, alongside encouraging and supporting all our employees in sharing their information with us.

Understanding the gap

Ethnicity pay gap

Since our last report, our mean ethnicity pay gap increased by 3.2 percentage points to 10.7% and the median increased by 3.2 percentage points to 11.2%.

Ethnically diverse representation has increased across the 'lower', 'lower middle' and 'upper middle' quartiles and reduced in the 'upper quartile'. This decrease at senior level and increase at junior level has influenced our pay gap. We understand that long-term equity requires progression into higher-paid roles, and we are committed to supporting that development. We continue our efforts to build a pipeline of talent into the upper quartile – for example through succession planning and individual development plans.

Our approach to diversity, equity and inclusion centres around attracting, retaining and developing diverse talent. In this reporting period, our new joiners' disclosure rate is low at 59.2%. Improving disclosure rates is a key focus within our new DEI strategy. We will run another campaign to encourage all employees to share their diversity-related information with us in the coming year.

Ethnicity bonus pay gap

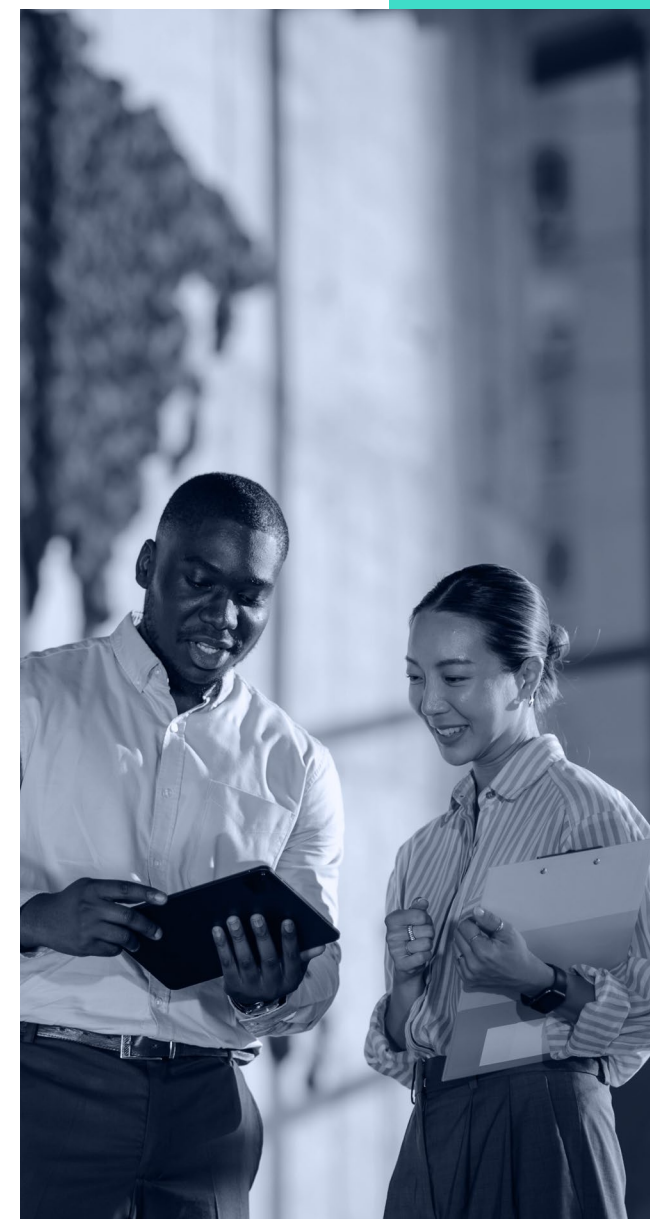
Since our last report, our mean ethnicity bonus gap has increased by 4.0 percentage points to 20.3%, with a reduction in the median bonus gap of 4.6 percentage points to 4.6%.

We are encouraged that the median bonus gap has reduced. However, like the ethnicity pay gap, increased ethnically diverse representation across the 'lower', 'lower middle' and 'upper middle' quartiles, combined with reduced representation in the 'upper quartile' has influenced our ethnicity bonus gap. It is also influenced by a small number of outlier bonus payments as there are more white employees in senior positions, this influences the gap given these roles have greater bonus potential.

We recognise the work we need to do and more detail of this is on pages 10 to 14.

10.4%

Representation of ethnically diverse employees as at 5 April 2025
(8.7% 5 April 2024)



Our approach to reducing our pay gaps

We continue to work towards creating an inclusive environment where everyone feels supported and empowered to reach their full potential. By embracing diverse perspectives, we aim to ensure that our employees feel valued and enhance our ability to attract, retain and develop talented people. This is an integral part of our culture and helps us to build strong relationships with our advisers and deliver good outcomes for clients.

We strive to play our part in making financial services more accessible by opening doors for diverse talent to enter and grow in this sector. Our employee Community Networks contribute towards an inclusive environment, providing a safe space for colleagues to connect, share experiences, and drive meaningful change.

We have committed to achieve:

- ◆ 40% female representation on the Board by 2025.
- ◆ 40% female representation in senior roles by 2028.
- ◆ 10% minority ethnic representation in our Group Executive Committee (GEC) and their senior direct reports by 2027.
- ◆ 12% minority ethnic representation in our core employee base by 2028.

These targets have been set in alignment with the Women in Finance Charter, the Parker Review, and

FTSE Women Leaders. We believe that participating in these initiatives helps to drive meaningful change across the industry.

Our DEI strategy plays a key part in our commitment to reducing our gender and ethnicity pay gap. It focuses on attracting, retaining and developing diverse talent and the following pages outline the actions we have taken during this reporting year.

Governance:

Individuals from across the business are involved in setting and overseeing our DEI strategy, alongside driving initiatives to create an inclusive environment within their teams and the wider business.

We report our DEI initiatives, strategies and progress to the Board, Group Nomination and Governance Committee, Group Remuneration Committee and to the GEC to ensure appropriate oversight and accountability. Accountability of each GEC member is evidenced through their objectives, which include performance targets linked to our DEI public commitments.

Our Responsible Business Advisory Group, consisting of key stakeholders from across the business, regularly monitors our progress with the support of our DEI Working Group and Community Networks. We regularly monitor our DEI KPIs against the targets to ensure we are on track and report them to these groups.



Attract



Retain



Develop

Our community networks

We have a range of community networks in the business which help to bring people together. These include Unity – our gender equity network, Embrace – our race and ethnicity network, SJPrude – our LGBTQ+ inclusion network, and Connect – our disability, neurodiversity and carers network. The networks feed into the development of our policies, standards and learning resources. We are proud of the work these employee resource groups are doing to create a safe space for colleagues to share their experiences, address challenges, and foster an inclusive environment across the business.

Unity:

This is our gender equity network, a community of women and allies working together to encourage equity, connection, and opportunity. Through its three pillars – Uplift, Unify, and Empower – the network advocates for equal opportunities, and a supportive and inclusive culture. The network tries to support its members to grow their confidence, connections, skills, and careers. It also celebrates diversity, amplifies voices, and promotes belonging. In this reporting period Unity evolved from a women’s professional network into a fully inclusive gender equity network, open to all members of the SJP community. A central team was created to drive its strategy and growth, and a range of events were held to help members connect across the business. This included networking events, inspirational speaker sessions with our Chief Risk Officer and Chief Economist, and masterclasses focused on empowering voices and self-empowerment. The network proudly supported International Women’s Day and organised nationwide events to engage and strengthen SJP’s financial adviser community.

Embrace:

This is our race and ethnicity network and is dedicated to advancing racial equality within the SJP community. It works to ensure that colleagues from all backgrounds feel valued, represented and empowered. It also explores ways of educating employees about diverse cultural and religious observances. Throughout this reporting period, the network held cultural and awareness events including celebrations of Holi, Ramadan, and Diwali. These events help to foster understanding and inclusion. Embrace also helped to organise the Black History Month showcase centred around the theme ‘Reclaiming Narratives’. This aimed to amplify the voices, stories, and lived experiences of Black people. It featured a filmed message from our Chief Investment Officer alongside reflections from the network leads. They spoke about the importance of inclusive language and its impact on people from ethnically diverse backgrounds. The showcase also featured inspiring performances by young artists from The Music Works charity which highlighted the power of art in reclaiming and reshaping narratives.



“Having worked at places early in my career where I didn’t feel I fitted in, I know how miserable and unproductive this can be, and so I am passionate about working for an organisation where everyone can feel included and supported. This is why I am delighted to sponsor the Unity network.”

**Caroline Waddington, Chief Financial Officer,
Unity Executive Sponsor**



“I’m very proud to sponsor the Embrace network. Racism remains, sadly, a daily reality for ethnically diverse people in the UK, particularly in the finance sector. I want to use my role and voice to ensure that people of all races and ethnicities are not only free from discrimination at SJP but feel empowered to thrive here.”

**Tom Beal, Group Investments Director,
Embrace Executive Sponsor**

Attract



We are committed to ensuring that our hiring processes are fair, accessible and inclusive for all, giving an equal opportunity to each candidate, regardless of their identity or background.

Since our last report we have:

- ◆ Refreshed our interview packs to include a structured scoring framework, helping to reduce bias and support a fairer approach to recruitment.
- ◆ Filmed an employee onboarding video with the recruitment team. The video is shared with candidates during onboarding to provide a better feel for our culture and approach to supporting DEI in the recruitment processes.
- ◆ Refreshed our corporate careers website to include a section dedicated to DEI. This helps to bring our commitment to building an inclusive culture to life for potential candidates.
- ◆ Focused on selecting a diverse pool of talent for senior roles through proactive headhunting, helping to support our wider efforts to reduce gender and ethnicity pay gap. This is reflected in the improvement of our mean and median gender pay gap.
- ◆ Worked with a diversity partner to enhance our 2025 Early Careers hiring. Students from low-socioeconomic and ethnically diverse backgrounds benefited from coaching, interview practice and application guidance and were invited to an event at our offices. This event gave them the opportunity to hear from our Chief Investment Officer and Early Careers team and network with our employees. Out of those that attended the event, 65% applied for the graduate programmes.
- ◆ Organised a virtual work experience day for school and university students to generate awareness about financial services as a career profession. The event was a huge success and was attended by over 2,000 students, of which 41% were female and 71% were ethnically diverse.

- ◆ Enhanced our existing external mentoring programme, with the Aletto Foundation, for young talent from either ethnically diverse or those from lower socioeconomic backgrounds. This year, a workshop was hosted which aimed to increase understanding of social mobility for the mentors, as well as individuals from our Talent, Learning and Development and the People teams.

We have also continued:

- ◆ Using gender-coding software to create gender-neutral job adverts.
- ◆ Aiming for gender-balanced shortlists and interview panels, alongside making any necessary reasonable adjustments for the candidates.
- ◆ Using a wide range of job boards such as MyGwork and LGBT Great to reach a diverse pool of talent.
- ◆ Encouraging hiring managers and the recruitment team to complete training modules on inclusive hiring and reducing unconscious bias.
- ◆ Building relationships with different DEI partnerships such as Diversity Project, Progress Together, Stonewall and LGBT Great to make our workplace more inclusive.
- ◆ Capturing diversity data from our candidates at application stage so we can track the diversity representation of our recruitment.
- ◆ Being signatories of the Race at Work Charter, continuing our commitment to improving equity of opportunity in the workplace.

Retain



We are committed to creating an inclusive culture, led by the leadership team, where individuals wish to stay, grow, and develop their careers.

Since our last report:

- ◆ Our Chief Financial Officer and Chief Risk Officer held female sentiment sessions to gain insights into what it is like to work in the company. In these sessions colleagues shared their experiences and took part in an in-depth discussion around how to create an inclusive and respectful workplace for everyone. The insights shared are informing the development of our new DEI strategy.
- ◆ We held a panel discussion on International Women's Day with an external Inclusion and Diversity specialist and three of our Group Executive Committee. The event was attended by over 250 employees and focused on accelerating action to achieve gender parity in our business and across the sector.
- ◆ All our Community Networks have a senior executive sponsor. They are responsible for advocating for the network and helping to achieve targets to create a more inclusive and diverse workplace.
- ◆ We worked with the Business Disability Forum on the development of a new workplace adjustments policy. This policy gives employees and managers alike the tools and confidence to ensure any required adjustments are identified and implemented without unnecessary delay.
- ◆ We launched a family support hub for both colleagues and managers. This is a single place for resources and guidance related to family, from maternity and paternity leave to health and wellbeing support.
- ◆ We launched an ethnicity, culture and inclusion experience group, following employee feedback highlighting the need to better understand and reflect the lived experiences of colleagues from ethnically diverse backgrounds. The group focuses on championing the voices of ethnically diverse colleagues and ensuring that our processes are effective for everyone.

- ◆ We launched a new carers policy to better support our carers community, many of whom are women, as we recognise the challenges they face trying to balance their caring responsibilities, work and maintaining their own health.
- ◆ We promoted our employee networks and initiatives through a social media campaign linked to Inclusion week 2024. This was designed to raise awareness of our ambition to be an inclusive employer.

We have also continued:

- ◆ Offering our Time Off for Parents policy, which plays an important part in how we retain employees. The policy offers all parents (for maternity/paternity/adoption leave), with the requisite service, 100% full pay for 26 weeks as a minimum. Between April 2024 – March 2025, 60 women started maternity leave with 98% returning and 126 men started paternity leave with 100% returning.
- ◆ Providing wellbeing rooms in our offices to support employees' mental and physical health and maternal needs.
- ◆ Listening to our senior female employees' lived experiences through the female experience working group and addressing the challenges identified. The group has reviewed our family friendly policies and supported employees returning to work.
- ◆ Capturing diversity data from our employees through a voluntary survey so we can better track the diversity representation of our core employee base.

Develop



We are focused on ensuring that all of our employees continually invest in developing themselves, creating the opportunities for learning and a climate of ownership, accountability and inclusivity.

Since our last report we:

- ◆ Launched mandatory equality act training for all employees, covering workplace adjustments, sexual harassment and discrimination. The training was also made available for our financial advisers and their staff.
- ◆ Ran further collaborative workshops on 'Neuroinclusion in the Workplace' with Group for Autism, Insurance and Neurodiversity (GAIN), tailored to our recruitment teams and line managers. We also introduced a virtual reality workshop with a focus on managing a team member with ADHD. These sessions play a part in helping to broaden understanding of neuroinclusion and how to apply it to foster an inclusive environment for all team members.
- ◆ Launched a mentoring hub for all employees, allowing them to sign up as a mentor and/or mentee. The hub supports them in their mentoring journey by providing opportunities to share their skills, experiences and gain valuable insights from their colleagues.
- ◆ Enhanced our existing Management Fundamentals programme by launching an Aspiring Managers' development programme to help build our pool of future fit leaders, overcome barriers to progression and foster the existing talent in our business. The programme includes manager guidance on key DEI topics such as psychological safety, inclusive leadership, and emotional intelligence.
- ◆ Appointed a Digital Learning and Development expert for the first time, who focuses on making our learning content accessible to all by conducting accessibility audits on our digital content.
- ◆ Supported new graduates in their transition from education to the workplace, by running a senior-sponsor mentorship programme. This pairs each participant with a mentor at divisional director level or above. We also built an in-house,

bespoke and tailored professional skills curriculum for our graduates and apprentices to support them in their new careers. This curriculum focuses on four key areas including communication, personal brand, personal effectiveness, and resilience.

We have also continued:

- ◆ Promoting our psychological safety boxset and team days across the business. This work is championed by our Chief Risk Officer, who is the executive sponsor for psychological safety in the business.
- ◆ Providing cross-company 30% Club mentoring programme for the seventh year to elevate, enable and empower our existing female talent. We were shortlisted for three awards for our 24/25 cohort and received a highly commended award in the 'most committed mentee of the year' category.
- ◆ Providing and promoting our DEI training boxset amongst our employees to help embed inclusive behaviours across the organisation.
- ◆ Supporting the personal development plans of our employees by including it as a part of their regular formal performance reviews. This is aligned with their career development goals and provides them with access to training and mentoring to help them to grow and succeed.

"For me, personally, it provided a supportive space to grow in confidence, challenge self-limiting beliefs, and gain invaluable insights from experienced mentors and fellow mentees."

**Faye Blease, Advice Services Consultant,
SJP 30% Club participant**



Closing remarks

Lisa Davis

Chief People Officer

I feel incredibly privileged to have joined SJP at such a pivotal moment. Our key priority for the coming year is redefining and activating our new organisational design, alongside the development and delivery of our culture strategy, driving engagement and advocacy across our whole community. We will develop tools and approaches that support resilient, collaborative and accessible leaders who role model our behaviours and enable a culture that focuses on inclusion. We will aim to identify and invest in what our employees need to be their best, alongside continuing to listen and understand what a leading people experience means to them. We are working at pace to refresh and roll out our DEI strategy, which will drive clarity across our priorities and define the tangible action needed to effect change. We are also evolving our school and university engagement strategy to attract a more diverse talent pool into our entry level roles.

I believe that commitment and consistent effort are needed to increase our senior female and ethnically diverse representation, which will in turn close the pay gaps. Our gender pay gap is moving in the right direction and we will continue to strive to reduce the volatility of our ethnicity pay gap. An essential part of this is encouraging all employees to share their diversity data with us.

We are on track to achieve our DEI public commitments for females in senior roles and ethnically diverse employees. Our inclusive hiring and early careers programmes have helped to attract talent from diverse backgrounds. We continue our efforts to build a pipeline of talent through succession planning and individual development plans. Our digital learning and leadership programmes will continue to equip colleagues with the skills to role-model inclusion. In our last pay gap report, we committed to implement targeted actions to continue to move the dial of progress, all of which we have completed.

I know there is still work to do in this area, and I am committed to doing more. We will play our part in working towards creating a future where opportunity is available to all and not having a pay gap is standard.

Statutory disclosure

Our gender pay gap calculations are based on a snapshot of pay data as of 5 April 2025 and meet the methodology set out in the Equality Act 2010 (Gender Pay Gap information) Regulations 2017.

"I confirm that the information contained in this report is accurate and has been prepared in accordance with the requirements of the Regulations."



Mark FitzPatrick
Chief Executive Officer





SJP



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