

# Introducing SJP



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# 01 About us

**We exist to give you the  
confidence  
to create the  
future you want.**

- ◆ Through expert, empathetic and tailored face-to-face advice.
- ◆ We work with you to understand your goals and develop a financial plan to help achieve them.
- ◆ We set up high-quality solutions to support your plan – from investments and tax planning to protection and mortgages.
- ◆ Via direct access to some of the top fund management teams across the globe with our distinctive approach to investment management.

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.

# How we do this

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- ◆ We strive to make managing your wealth more simple.
- ◆ We focus on building long-term relationships.
- ◆ We guarantee the suitability of our advice.

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](http://www.sjp.co.uk/products).



# How we can help you...

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Achieve financial  
security  
**Advice**

Make your money  
work harder  
**Investing**

Enjoy the  
retirement  
you deserve  
**Retirement**

Protect what  
matters to you  
**Protection**

Care for yourself  
or a loved one  
**Social care  
planning**

Look after other  
generations  
**Planning for  
your family**

Manage day-to-day  
finances  
**Mortgages and  
referral to specialist  
banking services\***

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\*Please note that this is a referral to a service that is separate and distinct from those offered by St. James's Place and are not covered under the SJP guarantee.

# St. James's Place in numbers...

Started in  
**1992**

Over  
**£190bn**

Worth of client funds  
under management\*

**988,000**

Clients\*

**95%**

Client retention rate\*

**4.9/5**

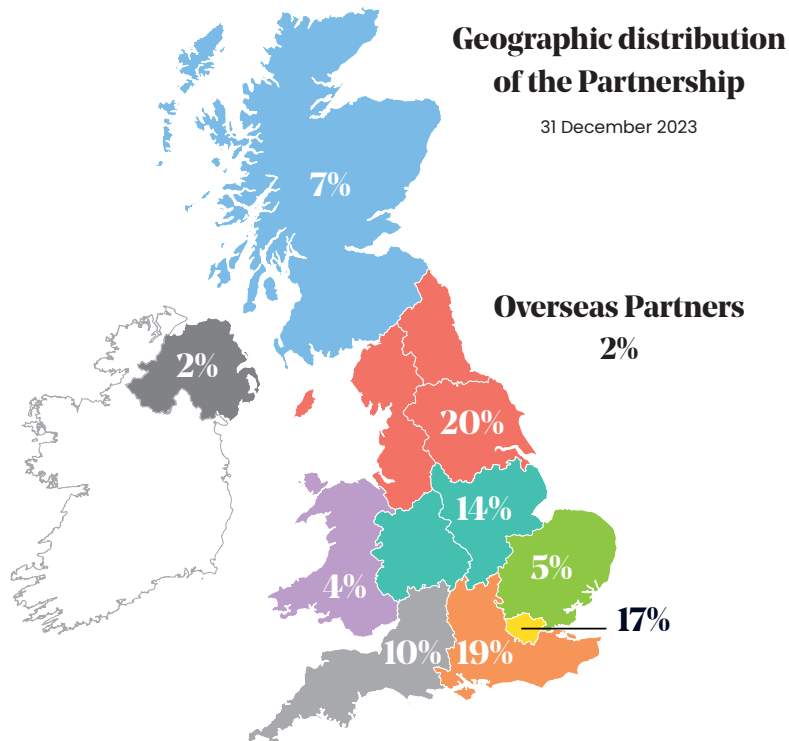
VouchedFor rating\*\*

\*Data correct as at 30 June 2024.

\*\*Average rating given to 766 SJP advisers across 36,817 reviews on Vouchedfor, January 2025.



- ◆ Our Partners play the leading role in delivering our services.
- ◆ Our Partnership counts on more than 4852\* advisers.
- ◆ Our Partners are seasoned and able advice professionals with an average industry experience of 19 years.
- ◆ All are professionals (Diploma and above) with a proven track record.
- ◆ All have exclusive access to the SJP investment approach and services.
- ◆ All work with specialist technical and compliance professionals.
- ◆ All focus on long-term relationships.



\*Data correct as of 30 June 2024.

# But don't just take our word for it

## Award-winning advice

Thank you for voting for us



**Better Society Awards 2024 – Good Money Award**

**The Stevie Awards for Sales & Customer Service 2024 – Achievement in Customer Experience – Financial Services**

**The International CSR Excellence Awards 2024 – Customer care**

**Excellence in Customer Service Award 2024 – Organisation of the Year**

**The Personal Finance Awards 2024/25 – Best Financial Adviser**

# What our clients say...

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80%

are confident  
that taking  
financial advice  
from SJP will  
have a positive  
impact on their  
future wealth

82%

are satisfied  
with their overall  
relationship  
with SJP

83%

are satisfied  
with the  
frequency of  
meetings with  
their adviser

86%

value the  
relationship they  
have with their  
adviser

Data collected in April 2024; based on 64,930 clients.

# What our clients say...

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***"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

# How we do this

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## 02 Our approach to investing

SJP

Before you choose to invest your hard-earned money, ask yourself how you'll feel safe.

**Perhaps consider some of these questions:**

- ♦ How will you choose an investment manager?
- ♦ How safe are your investments? (And how will you know?)
- ♦ How will your investments be monitored, and by whom?
- ♦ Who is managing your money?
- ♦ Who is monitoring them?
- ♦ What would you do if the manager changed jobs and how would you know?
- ♦ When is a good time to invest?
- ♦ When should you say no?
- ♦ Governance – who is on your Investment Committee?

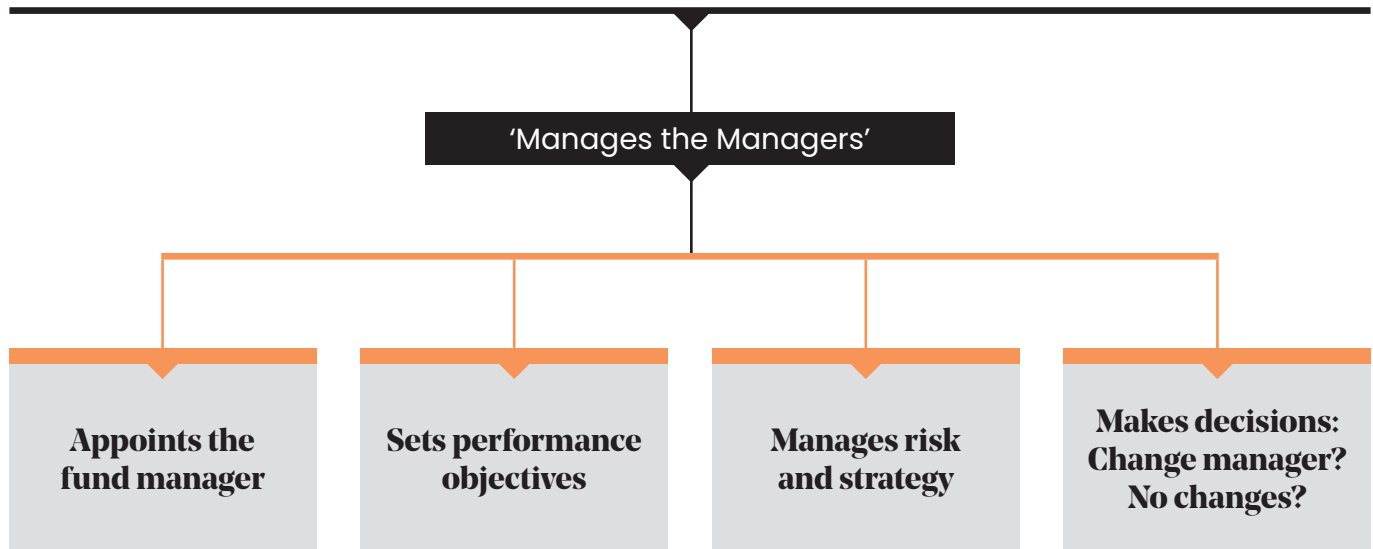
The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

# Find out how we work

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## The Investment Committee

Assisted by our in-house team of analysts and a panel of independent consultancies





# Find our fund managers



# Why we take this approach

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- ♦ No in-house managers, so no conflict of interest.
- ♦ You get Investment Committee experience and expertise.
- ♦ Our research capability is global.
- ♦ We can appoint from the best fund managers with wholesale purchasing power.
- ♦ Our monitoring is continuous, plus quarterly reviews.
- ♦ Any manager changes happen for all clients at the same time with no charges or tax implications.
- ♦ We don't offer capital-intensive products, performance guarantees, options or overly complex, fashionable or high-risk funds.
- ♦ Our products give a fair representation of the market across a number of areas.

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## 03 Compare us to the rest

# How we compare

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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, and we're committed to explaining them clearly.

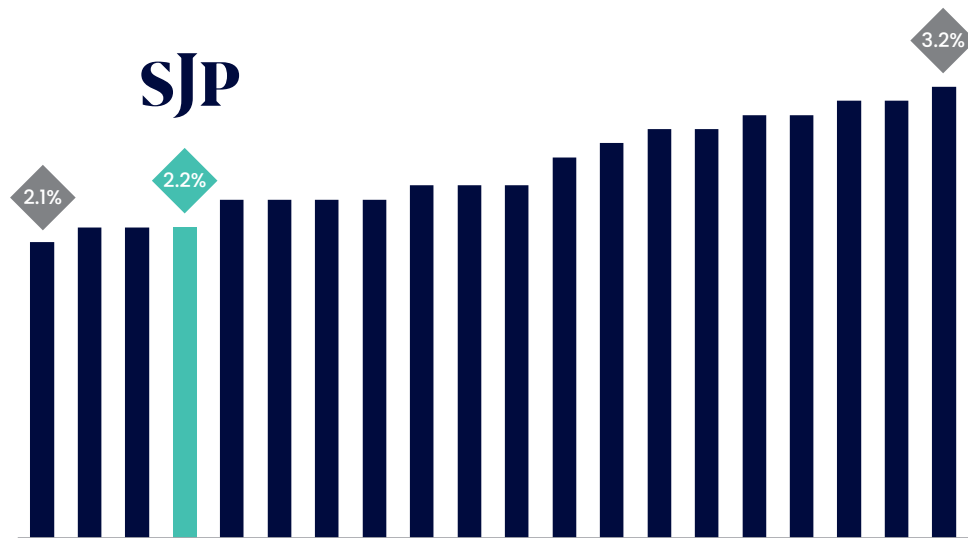
Please bear in mind that increasing transparency can lead to a lot of complex information that can make comparison tricky.

# Charging structure breakdown

The table shows the fees you might have to consider when comparing advice and products from different providers.

Advice	Initial advice fee	% of initial investment or hourly rate (£)	Tiered fee based on amount invested + VAT
			Rate may depend on seniority of adviser
	Ongoing advice fee	% of funds under management or hourly rate (£)	Tiered fee based on fund value
			Rate may depend on seniority of adviser
	Administration fee	% of funds under management or prescribed fees (£)	Amount based on fund value
			Amount may depend on activity
Platform / Admin	Annual charge (%)	Tiered fee based on fund value	
	Account fee (£)	Account will depend on platform provider	
	Transaction charges	% of funds under management or prescribed fees (£)	Amount per transaction
			Tiered fee based on transaction size
Tax wrapper	Wrapper charges	Amount based on fund value	
	Administration fee	Amount will depend on insurance company	
Fund management	Annual management charges (£)	Amount based on value of funds under management	
	Additional miscellaneous costs	Amount based on value of funds under management	

# Compare our charges



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.

In summary, we will:

- ♦ Fully understand your financial circumstances
- ♦ Identify your goals and objectives
- ♦ Liaise with other professionals and experts as needed
- ♦ Formulate advice and make recommendations
- ♦ Provide a full explanation of all our costs, charges and advice fees
- ♦ Provide advice backed by the SJP advice guarantee
- ♦ Communicate with you and provide the ongoing service we agree on.

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## 04 Meet our directors

SJP



# Our board of directors

Our board of directors are mostly independent.

## Non-executive Directors



Emma Griffin



Rosemary Hilary



John Hitchins



Rooney Anand

## Executive Directors



Mark FitzPatrick



Craig Gentle



Dominic Burke



Paul Manduca  
(Chair)



Lesley-Ann Nash

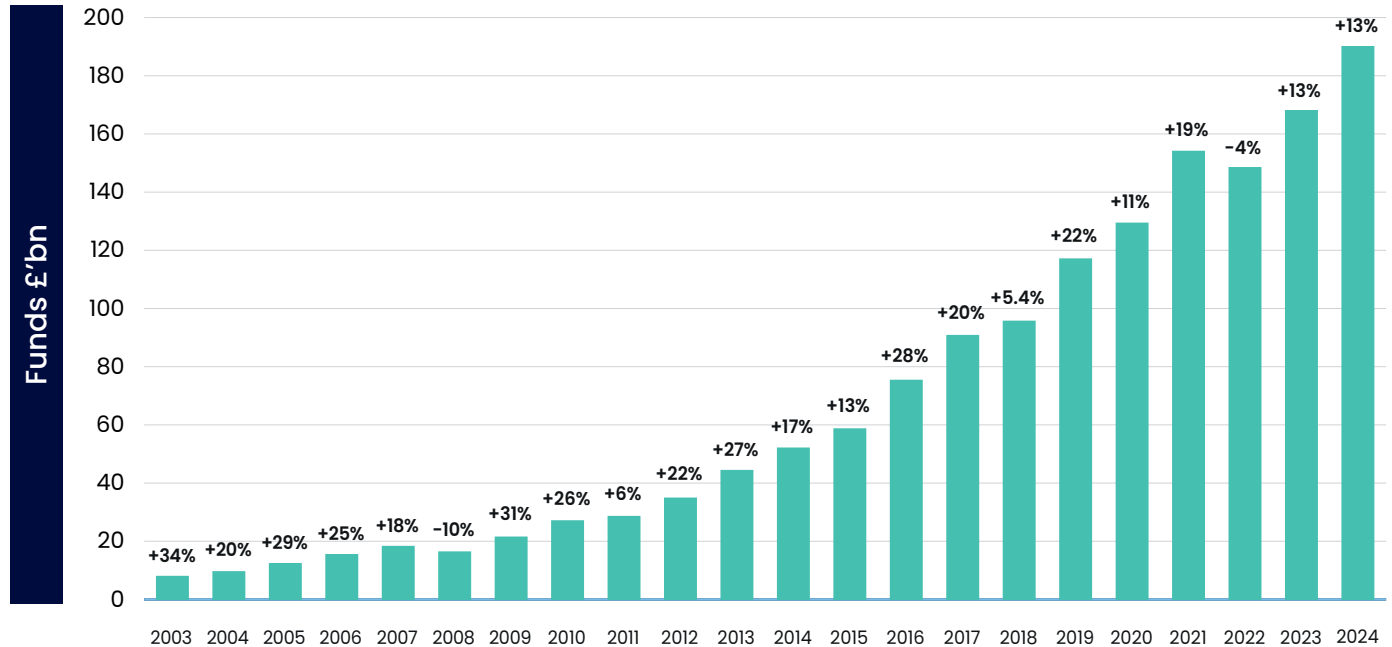
# Our governance

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The strength of our governance is fundamental to our business, keeping our standards high and our future bright. Here's what we mean by governance:

- ◆ Compliance with regulatory and legal responsibilities
- ◆ Entrepreneurial leadership setting strategy, vision and values
- ◆ Ensuring strong management and succession planning
- ◆ Implementing controls to safeguard against risks
- ◆ Employing the necessary financial and human resources to deliver value to you
- ◆ Operating a financially strong business
- ◆ Avoiding capital-intensive products, options, or complex, fashionable or high-risk structures.

10% p.a. compound growth over the past 5 years  
14% p.a. over 10 years (at December 2024)



# *Embrace* **your tomorrow**

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.