Get to know us

# *Growing* your future with SJP

*Start your journey.*

*Your vision for the future is unique. Whatever your goals, we believe there is value in taking advice from someone you trust.*

*Get to know us.*

*We've rounded up ten important facts about St. James's Place, so you have a firm foundation for your relationship with us.*

*Your Partner can provide the extra detail – just ask.*

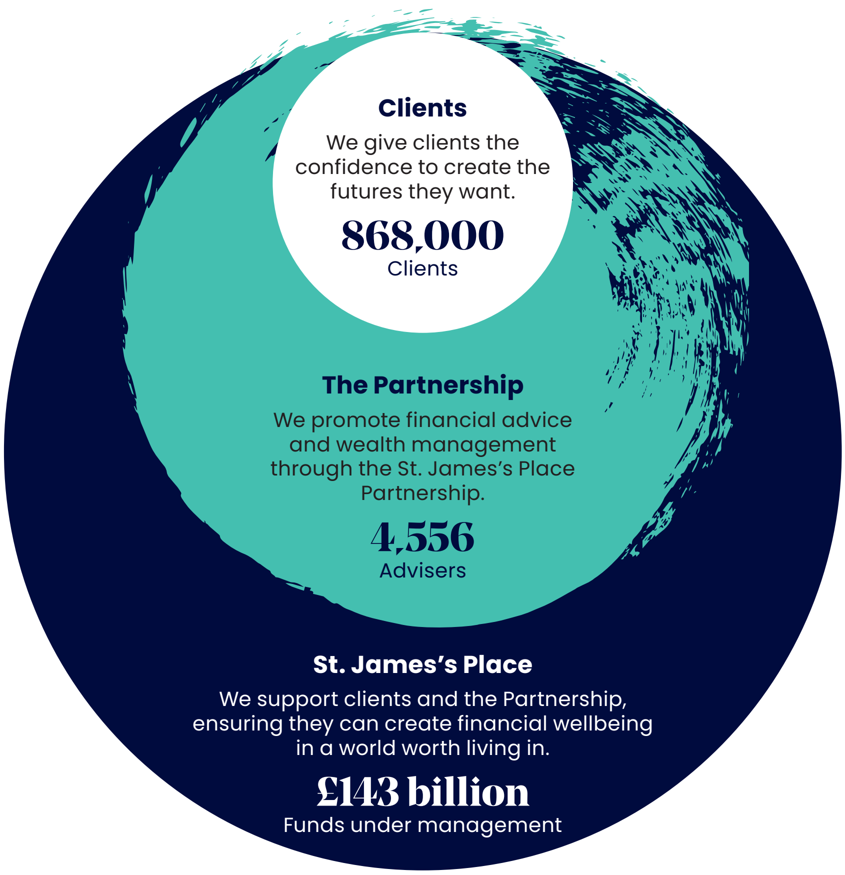
# 10 things to know

## 01 Who we are

Managing your wealth should be simple. That's why we're making it personal.

At SJP, we exist to give you the confidence to create the future you want. We do this through face-to-face financial advice, delivered exclusively by qualified, expert advisers who make up our Partnership. We also provide access to our leading range of investment products.

As an award-winning FTSE 100 company with over £143 billion in managed funds, we can introduce you to some of the best talent in the industry. You'll build a personal, mutual relationship with your Partner, who'll work to plan, grow and protect your financial future.



02

## What matters to us

Good client outcomes are at the heart of everything we do. But so are our planet and our communities. We believe in doing the right thing.

### Giving back

Our Charitable Foundation has raised over £120m for charity. We provide financial education opportunities and lessons to improve financial wellbeing in the UK.

### Doing the right thing

We have achieved the Business In The Community - Community Mark for sustained, strategic social investment into communities.

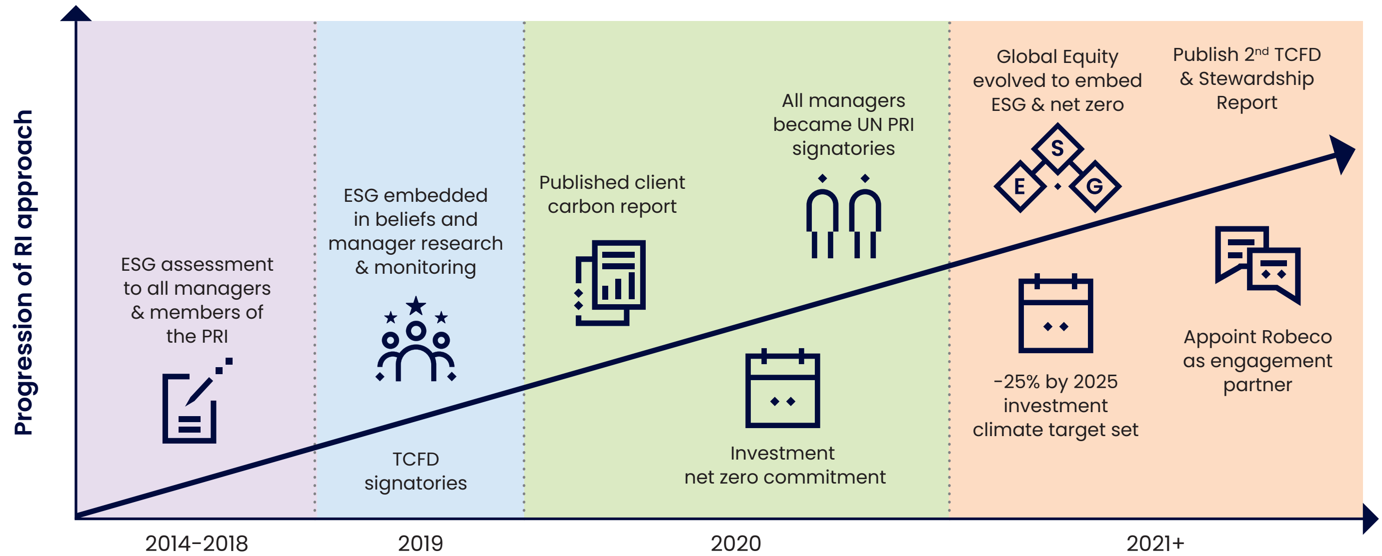
### Investing responsibly

We also strive to create a positive impact through our investment strategy. Incorporating responsible processes into our investment decision-making provides the opportunity for us to use money as a force for good, and crucially, it makes investment sense.

Since 2020, all of our fund managers are signatories of the United Nations-supported Principles for Responsible Investing.

## Responsible Investment Journey

**Key milestones of our journey:**




The PRI is the industry standard for assessing a firm's overall approach to responsible investment. Signatories are assessed and scored on their approach. We believe that through the PRI, our fund managers will better integrate ESG factors and wider responsible investment principles into their approach, developing a more sustainable global financial system and help us deliver financial wellbeing in a world worth living in.

*Signatory of:*

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.

03

## Building our connection

A legacy for your family. A greener portfolio. Everyone's ambitions are different, so our Partners take time to get to know you well.

If it takes a few meetings before you feel ready to become a client, that's fine by us. Initial meetings are provided without obligation.

Once you're part of SJP, your Partner will continue to have face-to-face meetings at a frequency to suit you, and you can always call us between review meetings to discuss any changes to your financial needs.

You'll also receive regular correspondence and literature, tailored to you and your interests, and we're committed to making these clear and easy to understand.

Communication – just like finance – is personal. Over a coffee. On the phone. Via video. Discover more in our separate document: 'Working with you' (SJP10357).

Update your preferences with your Partner at any time.

04

## How we can help

**Where do you see yourself in a year, five years, 20 years? Together, we can shape the tomorrow you picture for yourself.**

Here are some of the ways we can provide you with financial confidence and help you to achieve your goals:

### Make your money work harder

Our Partners will work with you to develop an appropriate investment portfolio to match your plans. This will be tailored to your own attitudes, current circumstances and what you are aiming to achieve for the future.

By putting your investments in the right 'wrappers' - such as an ISA or pension - you will be able to make the most of the tax reliefs and allowances available to you.

### Enjoy the retirement you deserve

Make the most of your retirement with the rewards you've worked so hard for. Whether you're an individual or a business owner, we can help you, with strategies beyond straight-forward pension planning.

### Support other generations

Nurture your family now and in the future. From supporting younger members in buying their first home, achieving an education or having their dream wedding, through to assisting older generations in later life. We can help your money work for those you love.

### Protect what matters

Take care of yourself, your family and your business, for peace of mind today and tomorrow. We are specialists in providing solutions to meet specific insurance needs, including the protection of companies and the people who own and manage them.

### Manage cash and borrowing

We understand that some people have little time to manage their finances as effectively as they would like. From mortgages to cash management, we will work with carefully-selected specialist financial and banking institutions to give you access to an extensive range of high-quality products, all backed by the high standards of service you expect.

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

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*Together, we can shape the tomorrow you picture for yourself.*

## 05 Getting tax right

The financial world is changing all the time. We see continuous changes in government policy, tax legislation, and changes to economic factors and investment markets. Together we'll agree a strategy that suits you, which could involve additional tax planning or the use of trusts. Using our expert network, we enhance and extend our own services by calling on external providers as needed. We choose these carefully, ensuring their standards are as high as our own.

## 06 Investing with us

Nothing is certain, so why lock in with just one fund manager? In response to the market's innate unpredictability, we've developed a distinctive way to stay flexible.

Instead of relying solely on in-house investment managers, we're free to choose talent from anywhere in the world.

Your Partner will explain our charges, your statutory rights and any protections that apply, and confirm all of their advice in writing. When you invest, we'll confirm with you the full details of the investment you have made.

You can check out your investment performance every day on our website and on our app, as well as receiving regular economic bulletins and a weekly market report from our specialists.

With the addition of our flagship magazine **The Investor**, you'll gain exclusive insights into the world around us and what it means for you and your wealth.

## 07 Investment Committee

The Investment Committee works with the interests of you and our other investors in mind.

You'll remember we mentioned our distinctive approach to investment. The responsibility for selecting the range of funds and fund managers we work with sits with a small group of executives and independent investment experts, advised by a number of independent consultancies.

This committee meets regularly to review performance metrics and consider detailed reports from each investment manager across the globe.

If a change in the marketplace calls for the addition of another manager, the committee will select one. Equally, if the committee decides an existing manager is no longer suitable, it will replace them.

This approach provides flexibility to respond to market conditions as they change and ensures that we offer you the best support possible.
Find out more in our **Understanding Wealth Management** guide (SJP2312).

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.

Trusts are not regulated by the Financial Conduct Authority.

***The financial world is changing all the time. Together we'll agree a strategy that suits you.***

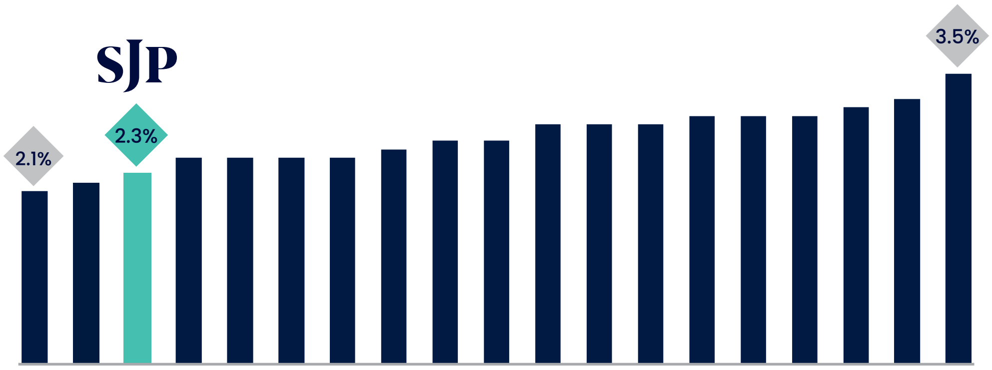
08

## Expertly managing your wealth

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. But comparison can be tricky.

**To make comparison a little clearer, Ernst & Young (EY) produced this chart which compares our fees with other providers:**




The figures shown have been produced by 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 31 March 2022 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.

This chart is for general comparisons. Your solution will be tailored to you. The charges you will incur will be different based on that solution.

However, we know that what's important is what this means for you in pounds and pence. We can assure you that your Partner will discuss charges with you before you make an investment and incur any charges.

*In response to the market's innate unpredictability, we've developed a distinctive way to stay flexible.*

# 09

## What our clients think

**92%**
of clients have greater confidence in long-term financial security*

**93%**
of clients are satisfied with their overall relationship with SJP*

*Data collected in November 2021; based on 2,439 clients.

***"[My SJP adviser] took plenty of time to get to know me and understand my aspirations - at a time of great change in my life. He is here to help and support us, not for the hard sell."***

VouchedFor review, January 2022.

***"[My SJP adviser] has been unfailingly astute in making money efficient suggestions and offering savvy advice. She has shown remarkable aptitude in understanding my personal circumstances and aspirations, taking a personal interest. This relational approach fused with excellent financial business efficiency engenders confidence and assurance that she has my best financial interests to the fore. She has always demonstrated being a values based person of integrity and is highly efficient and quick to respond."***

VouchedFor, March 2022.

# 10

## Our guarantee to you

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.

www.sjp.co.uk

SJP



**SJP Approved 19/01/23**

SJP570_DS B3 (01/23)