Future Wealth Management

October 2026

Welcome to our October newsletter! This quarter, we're covering the importance of protection, keeping your pension on track with upcoming changes, making the most of online access, and how we continue to support our local community. We hope you enjoy the read!

Make the Most of SJP Online

SJP Online makes it easy to keep track of your investments in one place. You can view your current investment values, including encashment values, explore detailed fund breakdowns to see where your money is invested, and use interactive graphs to track performance over time. You can also access your correspondence securely through your online document inbox and choose to go paperless by updating your preferences. It's a simple and convenient way to stay informed and keep your financial information at your fingertips.

See the next page for instructions on how to sign up and register for SJP Online.

Planning To Leave Your Pension To Loved Ones?

A Significant Change Is Coming In April 2027

If leaving wealth to your family is important for you, there is a significant change on the horizon.

From April 2027, most unused pension funds will be included when calculating Inheritance Tax (IHT) on death.

Until now, pensions have generally sat outside a persons estate for IHT purposes, making them an effective way to pass wealth to future generations.

Most pensions can currently be accessed from age 55, rising to 57 from April 2028.

The upcoming changes could affect how much of your pension can ultimately be passed onto your loved ones.

Could This Affect You?

Depending on your personal circumstances, more of your estate could become subject to IHT. You may wish to review your plans if:

- You have substancial pension savings.
- You don't expect to need all of your pension during your lifetime.
- Passing wealth on to family is an important objective.
- Your estate could be subject to IHT.

The Rules Around IHT Are Changing

Contact your adviser today to arrange a IHT review to discuss what the changes could mean for you and ensure your financial plan has the right foundations in place.

Telephone: 01225 446611
Website: www.f-w-m.co.uk

St. James Place Online Services

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St. James Place Online Services continues its popularity, with many thousands of new users signing up every week.
They will constantly be evolving Online Services to strive for a best in class experience right across all their digital platforms.

Registering For SJP Online Services

To get started with SJP Online Services, Please allow Approximately 10 minutes to complete the registration process.

What You'll Need

- A valid passport or driving license for identity verification.
- A clear self-portrait photograph, taken againts a plain background for authentication purposes.
- An email address (SJP recommends using a personal email rather than a work address for future accessibility).



How To Register For SJP Online Services

1. Once you have downloaded the app, click '**sign up now**'.
2. Enter your personal details and the click '**continue**'. Please note if you are registering to view an account that is not in your name, such as one where you are a trustee or hold a similar role, please enter your own personal details but use the plan number accosiated with the account you wist to access.
3. Check your details are correct by ticking the check box the click '**confirm**'
4. Click '**continue**' to agree to paperless. Once registered preference can be updated via '**settings**'.
5. Read and agree to the terms via the tick box , then click '**continue**'.
6. Select your country code and enter in your mobile number, then click '**continue**'.
7. Enter the code sent to your mobile, then click '**continue**'.
8. Enter in your email address and then click '**continue**'.
9. Enter the code sent to your mailbox, then click '**continue**'.
10. Create a password, ensuring to match the listed criteria, then click '**continue**'.

Verifying your Identity

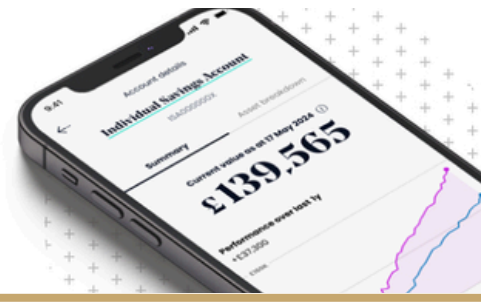
11. You now need to verify your identity, click '**continue**'. If you experience issues, you can complete ID&V over the phone, by contacting the SJP Online admin center on **0800 151 3383.**
12. Click '**choose document**'. Please Note original copies of passport/ driving license must be used. Scanned copies or photos will fail verification.
13. Select the document you wish to use for identification.
14. Click '**take photo**'.
15. Click '**continue**' Please note make sure eyes are visable and stand against a clear background if possible.
16. Please wait whilst the verification processess.
17. Click '**sign in**' using the details you created during verification.

Scan To Download

Scan the relevant code with your mobile device to download. Only available in the UK.

Download on the App Store

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Information in visuals is not based on real data.

...Better Ways To Create Better Futures

Senior Partner Practice
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Cash Deposit Service

Powered By Flagstone

If you have money sitting in a current account or savings account, the SJP Cash Deposit Service may work for you. Opening an account gives you access to hundreds of savings accounts, including a Cash ISA. This means you can spread your cash easily across a wide range of banks, through a single, simple application. One platform. One password

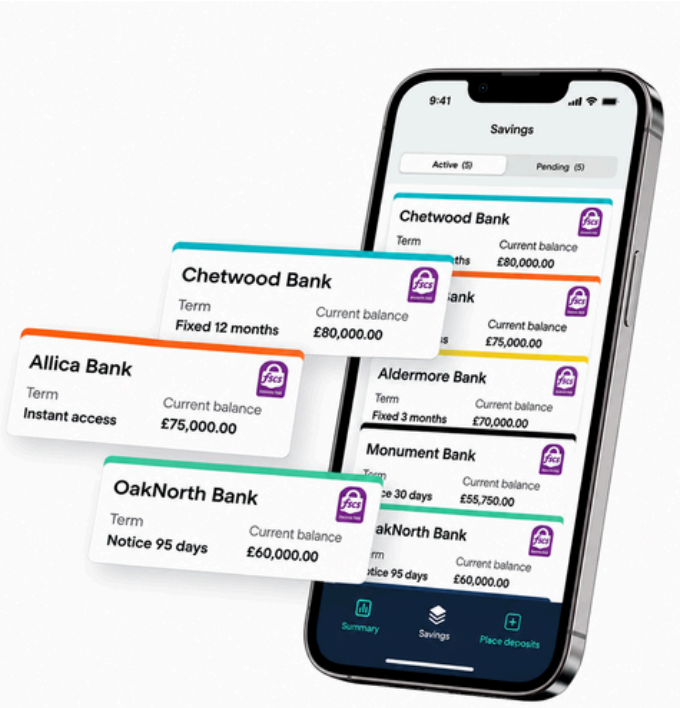
Why consider the service?

Explore more options - Access savings accounts from a wide range of UK banks and building societies.
Compare available rates - See a range of available interest rates in one place, making it easier to explore your options.
Spread your cash - Eligible deposits can be spread across different banking groups, helping you make better use of available FSCS protection.
Simple to manage - One application, one login and one platform to manage your cash deposits.

If you have £10,000 or more sitting in cash, it could be worth exploring whether there are other savings options available to you.

Speak to your Future Wealth Management adviser to find out more about the SJP Cash Deposit Service and whether it could be suitable for your needs.

The SJP Cash Deposit Service is a non-advised, execution-only service. You decide where your money is held. A minimum deposit of £10,000 applies to individual and joint clients. Interest rates are variable and not guaranteed. FSCS protection is subject to eligibility and applicable limits. Please note that this service is separate and distinct to those offered by St. James's Place.



Getting started is simple

1 Talk to your adviser
Your SJP adviser will walk you through the service and refer you to the platform when you're ready.

2 Account set up
Flagstone will guide you through the rest. Your account is opened following standard security checks.

3 Add your cash
Transfer money into your holding account from the current account you nominated in your initial application.

4 Choose how you save
Compare the best rates from the available savings products. Open multiple accounts easily.

Protect Your Financial Plan

When we think about financial planning, it's natural to focus on the things we want to financially achieve. But before you can confidently build towards those goals, it's important to consider a more fundamental question: What happens to your financial plans if something unexpected happens to you or your family?

How financially secure would you be if your income stopped?

For most people, their income is their biggest financial asset.
It pays the mortgage, household bills, school fees, holidays and everyday living costs. Yet it's easy to underestimate how vulnerable your finances could be if you were unable to work because of illness or injury.
According to MoneyHelper, many people would struggle to maintain essential outgoings such as their mortgage or rent if they lost their income due to illness or an accident. Income protection can provide a regular income if you are unable to work because of illness or injury.

Life insurance is only one part of protecting your financial future. Depending on your circumstances, you may also need to consider:

- **Life insurance** – Supporting loved ones and covering financial commitments.
- **Critical illness cover** – Providing a lump sum following a covered serious illness.
- **Income protection** – Replacing part of your income if illness or injury prevents you from working.
- **Family & business protection** – Helping protect those who depend on you or your business.

The right protection will depend on your income, debts, family and financial commitments. We can help you understand what's right for you.

Please note that most protection plans do not have a cash-in value and will stop if payments to them cease.

Your protection needs can change

One of the biggest mistakes people can make is putting protection in place and then assuming the job is done.
The important point is not simply whether you have protection, but whether you have the right protection, at the right level, for your current circumstances.

When was the last time you reviewed yours?

If you can't remember when your protection was last reviewed, or your circumstances have changed since your policies were arranged, it could be worth having another look.
Speak to your Future Wealth Management adviser today.
We can help you review your existing arrangements, consider what has changed in your life and identify whether there are any gaps between the protection you currently have and the financial commitments you would want to protect.

Because building a strong financial future isn't just about growing your wealth.
It's about protecting it too.
Make protection part of your financial plan.
Contact your adviser today to arrange a protection review and ensure your financial plan has the right foundations in place.



SJP Financial Health Report 2026

St. James's Place published its Financial Health report for the fifth consecutive year.

SJP's latest report presents a mixed picture of the nation's finances in a difficult economic climate. While average household wealth has increased by 12% over the last 12 months, financial resilience remains a concern, with many struggling to manage unexpected expenses and plan for the future.

Opinium surveyed 6,000 UK adults nationwide between 17th March and 9th April 2026. Quotas and post-weighting were applied to the sample to make the dataset representative of the UK adult population.

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Key Insights

Following some signs of stability, the nation's financial health is under pressure again,
but one trend has remained consistent: people who plan, invest regularly and get advice see the best financial outcomes.

- Those with a plan are 3x more likely to say their financial situation has improved in the last year
- **34%** say their financial situation has worsened in the last year
- **21%** are struggling financially
- **87%** of those who have been investing for over five years feel financially resilient.
- **7 in 10** with a financial plan feel more confident about their financial future
- **£126,626** – how much more people say they have when they have received advice over the last 10 years

Key Facts & Figures

This year's findings point to a more challenging financial environment. Perceptions of wealth have declined, with estimated reported average household wealth falling to £104,329, down from £126,482 in 2025. Although this reflects a period of heightened global uncertainty and market volatility, it also appears to signal a broader shift in how secure households feel about their financial position.

- **2 in 5** have less than £10,000 in savings.
- **15%** say financial worries are affecting their sleep.
- **33%** of women have a financial plan in place versus 42% of men.
- **7 in 10** Have cut back or adjusted their spending in response to financial pressure.
- **38%** Of people have a financial plan in place, the same as five years ago (38%).
- **40%** Say their financial situation has negatively impacted their mental health.
- **35%** Of the population invest.

Supporting Our Community

Supporting and giving back to our community is a core part of who we are and the values we uphold.

We're proud to support our local community through a range of sponsorships and partnerships. We're delighted to sponsor the Gillingham Carnival, as well as Wincanton Panthers FC U11s, Stalbridge U13s FC and Gillingham Town FC.
More recently, we've supported Kilmington & Stourton Ladies Softball Cricket Club with their team kit and Finlay West as he takes on competitive karting. Finlay recently popped in to show us his racing kit, complete with the FWM logo!
It's fantastic to be able to support local clubs, teams and individuals and play a small part in helping our community thrive.

We've raised over £4000 for charity!

We're proud to continue supporting charitable causes within our community. This year, our team has raised over £2,000 for the St. James's Place Charitable Foundation through our 10k charity walk and annual 50-mile cycle ride.
With the fountation matching our fundraising, we've raised over £4,000 in total, reaching our fundraising goal.

In September, Jack, Nigel, Will, Jordan and Nick, alongside a fantastic group of volunteers, took on our annual 50-mile charity cycle from Frome to Wilton and back.

A huge thank you to everyone who has taken part, volunteered, donated or supported us along the way. It's fantastic to see our team and clients coming together to support such important causes.









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Stay connected with us by following our social media channels to keep up to date with all the latest news, insights, and updates from the team. You can find us on Facebook and Instagram, where we share key updates, community involvement, and useful financial planning information. We are also active on LinkedIn. Follow us to stay informed, see what we're working on, and keep in touch with everything happening across the business.

FACEBOOK

INSTAGRAM

LINKEDIN

Future Wealth Management Client Feedback Form

We are proud of the long-standing relationships we have built with our clients and greatly value your feedback. Your comments help us maintain the highest standards of service and identify areas for improvement. Please take a few moments to complete our short client survey and give us a Google Review by scanning the QR codes.

Future Wealth Management
Senior Partner Practice

Future Wealth Management Google Review

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