PD FINANCIAL

MANAGEMENT

Our core values focus upon offering an expert service of distinct quality, integrity and excellence which in turn gives financial peace of mind to discerning individuals and business clients.

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Our Approach

We aim to present our clients with holistic, tailored financial solutions accessing an appropriate specialist dependant upon their specific requirements. As a multi adviser Practice we will ensure that our clients speak to the right person at the right time.

Our service includes access to Chartered Financial Planners which is our profession's gold standard for financial advice.

We deliver an ongoing service that is adapted to a client's changing needs, regularly reviewed and aligned to their financial objectives.

Financial Planners
Chartered

As a firm of Chartered Financial Planners, we have satisfied rigorous criteria relating to professional qualifications and ethical good practice. It means you can be confident that you are dealing with one of the UK's leading firms that is wholly committed to providing you with the best possible advice, service and support.

Private Client Services

We provide a comprehensive wealth management advice service that is tailored to our clients' specific requirements and future aspirations. The service that we provide broadly covers:

- Preserving and building capital
- Planning for a successful retirement
- Helping to reduce Inheritance Tax Liability
- Gaining financial protection against risk
- Tailored mortgage solutions

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

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

Business Client Services

Businesses face many challenges such as: identifying and dealing with risk; attracting and retaining key personnel; structuring income and assets tax efficiently; business succession. The service that we provide broadly covers:

- Business Protection
- Group Pension Schemes / Auto Enrolment
- Employee Benefits
- Management of Assets
- Aspects of Business Exit Strategy

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

Professional Connections

Our services are built around the strong relationships that we have developed with other trusted professionals. We have close working relationships with fellow professional service firms that have been built over a number of years. This ensures that our clients' needs are fully addressed by a consistent and tailored approach. Amongst others, we work closely with:

- Legal Advisers
- Accountants
- Tax Advisers

Please note that these services described above are separate and distinct to those offered by St. James's Place.

Our Guarantee

St. James's Place Wealth Management 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 within the group, more details of which are set out on the Group's website at www.sjp.co.uk/products.

About us

We are a Partner Practice of St. James's Place Wealth Management, a FTSE 100 financial services group that provides high quality wealth management services to businesses and individuals across the UK. St. James's Place is well established as one of the UK's leading wealth managers.

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PARTNER PRACTICE OF

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WEALTH MANAGEMENT