

Introducing your personal wealth management service

ONGOING TAILORED WEALTH MANAGEMENT ADVICE

We offer a tailored advice service to all clients. As your individual circumstances change, we can help you with ongoing support to achieve your financial goals. The comprehensive wealth management advice service we offer broadly covers;

- preserving and building capital
- planning for a successful retirement
- reducing Inheritance Tax liability
- gaining financial protection against risk.

As a client of St. James's Place you have access to a comprehensive range of wealth management advice and receive an extremely high standard of personal service. The St. James's Place Client Service Charter sets out what you can expect to receive.



RICHARD STILGOE DipPFS
Stilgoe Financial
Management

A DISTINCTIVE APPROACH TO INVESTMENT MANAGEMENT

At St. James's Place we recognise that no single investment house has a monopoly on investment expertise. Hence, we provide access to a carefully selected group of external managers of outstanding ability to manage our range of funds. The external fund managers are selected and closely monitored by our Investment Committee on behalf of our clients. The Investment Committee is, in turn, supported by a number of independent external consultancies that are able to provide extensive research into the investment management universe.

ANNUAL CONFIDENTIAL REVIEW

Regular face-to-face reviews and telephone reviews are an important part of the ongoing service. A full review of your finances can also be conducted at your convenience.

'MY DOCUMENTS'

This document is exclusively available for clients of St. James's Place and is designed to ensure that your key professional contact details and summary information of your financial affairs are held in one place.

ONLINE INVESTMENT VALUATIONS

Visit our website www.stilgoefm.co.uk to access information, details and current valuations of your St. James's Place investment holdings at your convenience.

ANNUAL WEALTH ACCOUNT

This is an annual statement confirming the values of all your St. James's Place investments and policies.

GUARANTEED ADVICE

To provide you with added peace of mind and reassurance, St. James's Place guarantees the suitability of the advice given by members of the 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 and our own www.stilgoefm.co.uk



Exclusive client communications and events

There is also a range of exclusive wealth management communications, briefings and client events for you to choose from. These will ensure you remain up-to-date with all the latest economic information, including any key changes that may affect your financial future.

INSIGHTS

Online access to news and thought-provoking articles on matters that affect your wealth via my website. Articles cover a variety of topics, from the latest market data and fund managers' perspectives, through to key issues and developments in tax and pension planning.

E-BRIEFING SERVICE

An exclusive programme of wealth management email communications delivered directly to you on a daily, weekly, monthly or quarterly basis. You can select your personal areas of interest from a range of topics; to register, please visit www.stilgoefm.co.uk.

THE INVESTOR

This popular 'coffee table-style' magazine contains a variety of thought-provoking articles and fund manager insights on current market as well as their views for the future.

ONGOING ADVICE CHARGE

We will discuss with you the ongoing advice charges for our services. Our advice is not free. Details of the charges we make for our advice and how it is paid for are set out in the 'Key facts about our costs and services' document you receive. The cost for our advice is paid for and facilitated out of the overall charges levied on your investment. The advice charges will also be discussed with you and the specific amount charged will be provided on your personalised illustration. If you have any questions regarding this, please do not hesitate to contact us.

CLIENT EVENTS

Periodically events may be arranged; these may be simply for entertainment or to discuss topical issues with likeminded individuals and a specialist presenter. Your suggestions are always valuable and your guests are always welcome.

If you would like to know more about Stilgoe Financial Management or if you have any other financial questions or concerns you wish to discuss, please contact me, **Richard Stilgoe** on 0121 215 0929.

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 original amount that you invested.

Kind regards



RICHARD STILGOE DipPFS, Principal of Stilgoe Financial Management

Partner Practice of St. James's Place Wealth Management

Address: St. James's Place House, Central Boulevard, Blythe Valley Business Park, Solihull, B90 8AR

Telephone: 0121 215 0929 **Mobile:** 07976 359779 **Fax:** 0121 733 6610

Website: www.stilgoefm.co.uk **Email:** richard.stilgoe@sjpp.co.uk

Your Communication Preferences

Please tick the appropriate boxes to select which communications you would like to receive.

Online Communications (E-Briefing Service)

Themes	Title	Frequency	Description	
Investing	Investment Market Update	Daily	The latest headlines, news and data from markets around the world	<input type="checkbox"/>
Investing	Week-Watch	Weekly	The key financial and economic issues from the previous seven days	<input type="checkbox"/>
Investing	Investment Insights	Fortnightly	A window on the world of markets and economies, including the latest views from our fund managers and perspectives on key investment matters	<input type="checkbox"/>
Investing	Investment Market Update	Monthly	The key financial and economic issues from last month	<input type="checkbox"/>
Retirement	Retirement Insights	Monthly	Ideas and information to help you plan for and enjoy your retirement	<input type="checkbox"/>
Protecting	Protecting Insights	Monthly	Information and ideas to help protect you and your family, plus the latest on estate and tax planning	<input type="checkbox"/>
Business	Business Insights	Monthly	Information and ideas to help you run your business effectively, from employee benefits to how to protect against financial risk and make the most of your business assets	<input type="checkbox"/>
Various	The e-Investor	Periodically	The online version of our flagship magazine, providing topical news, analysis and interviews on a range of wealth management issues	<input type="checkbox"/>
Various	Tax year-end planning	Annually	A range of articles highlighting tax saving and investment planning opportunities to consider before tax year-end	<input type="checkbox"/>
Various	Budget Report & Autumn Statement	Twice-yearly	A summary of the government's key tax changes and announcements most likely to affect you or your business	<input type="checkbox"/>

Postal Communications

Themes	Title	Frequency	Description	
Various	The Investor	Periodically	Our flagship magazine focussing on providing you with quality insights into the key issues affecting your financial planning	<input type="checkbox"/>
Investing	Investment Review	Quarterly	Investment performance statistics and fund allocation charts supplied with The Investor magazine. <i>Also available monthly online (see above)</i>	<input type="checkbox"/>
Various	Tax Card	Annually	An important overview of the essential figures covering the taxation rules announced this year by the Chancellor	<input type="checkbox"/>

Your Communication Preferences

Please complete your details below to register for our online or postal communications.
Fields marked with * are mandatory.

Are you an existing client? Yes No

Title*: _____

First name*: _____

Surname*: _____

Preferred name: Dear _____

Email*: _____

Service Review Preference (e.g. annually): _____

We may contact you by telephone or email.

We put our clients first

St. James's Place Wealth Management has built long-term, trusted client relationships and we are delighted to have received a number of prestigious awards over the years.

ST. JAMES'S PLACE WEALTH MANAGEMENT



WINNER
ONLINE PERSONAL
WEALTH AWARDS
2020
BEST ADVISORY
SERVICE



stilgoe
FINANCIAL MANAGEMENT

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