



CAREY & CO

FINANCIAL SOLUTIONS

COMMITTED TO YOUR

Financial Success





THE ROAD TO

Financial Success!

At Carey & Co Financial Solutions, we distinguish ourselves through a commitment to forging long-term relationships with our clients. Our mission is to earn 'Trusted Adviser Status' by understanding the unique needs of each client and providing tailored solutions.

A Client-Centric Approach: We pride ourselves on a client-centric philosophy, recognising that every individual has distinctive financial goals and aspirations. Whether it's crafting investment strategies, planning for retirement or securing the future of your children, Carey & Co Financial Solutions is your dedicated partner.

We are Here to Help: Carey & Co Financial Solutions is more than a financial advisory firm; we are your partners in financial well-being. Our experienced team is ready to assist you in navigating the complexities of your financial journey, providing expertise, and delivering solutions tailored to your unique circumstances.

In choosing Carey & Co Financial Solutions, you're selecting a partner committed to your financial success and dedicated to building a lasting relationship founded on trust and expertise.



WHO ARE ST. JAMES'S PLACE?

The Partnership

Through face-to-face financial advice, delivered exclusively by qualified, expert advisers who are collectively referred to as 'The Partnership' St. James's Place exist to give you the confidence to create the future you want.

As a company with £220 billion in managed funds, SJP have access to some of the best investment talent in the industry.

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.

CLIENTS

SJP give clients the confidence to create the futures they want.

1,037,000 clients

THE PARTNERSHIP

SJP promote financial advice and wealth management through the St. James's Place Partnership

4,934 advisers

ST. JAMES'S PLACE

Supporting clients and the Partnership, helping them to achieve financial well-being.

**£220 billion
funds under management**

All data correct as
at 29 January 2026.

Associate Partner Practice

**St
James's
Place**



OUR *Expertise*

Make your money work harder.
We 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 relief 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 specialists insurance



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.

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.

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The levels and bases of taxation, and relief from taxation, can change at any time and are generally dependent on individual circumstances.

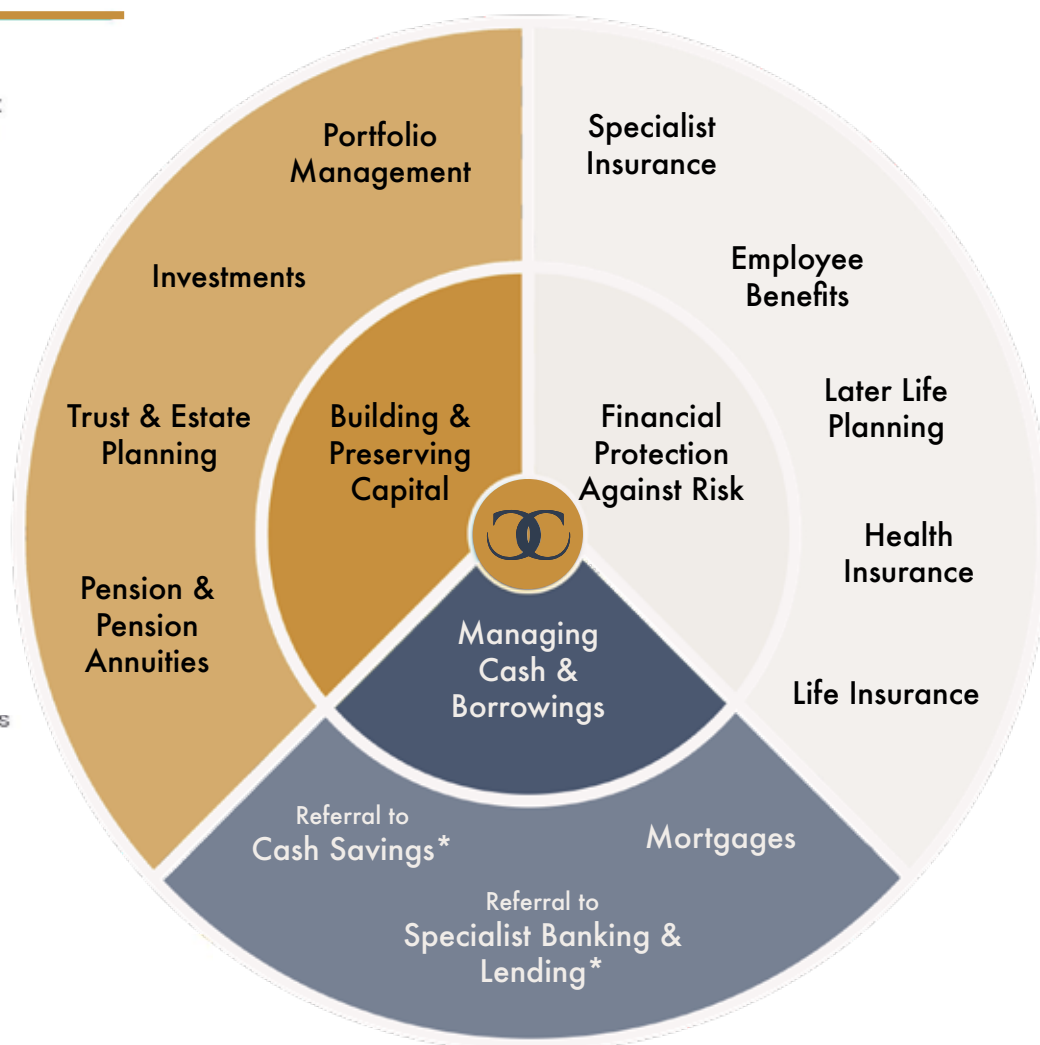
**Please note that where a referral is made, the service provided will be separate and distinct from those offered by St. James's Place.*

Trusts are not regulated by the Financial Conduct Authority.

A Comprehensive RANGE OF SOLUTIONS

Fund managers

- Acadian Asset Management
- ACR Alpine Capital Research
- Aikya Investment Management
- Arga Investment Management
- Aristotle
- Artemis
- Artisan Partners
- Axiom Investors
- Baillie Gifford
- BlackRock
- BlueBay
- Burgundy
- Capital Four
- Columbia Threadneedle Investments
- Comgest
- Dalton Investments
- EdgePoint
- FSSA Investment Managers
- Fulcrum
- GMO
- Goldman Sachs
- Independent Franchise Partners
- Invesco
- J O Hambro Capital Management Group
- J.P.Morgan
- Kabouter
- Kopernik
- KKR & Co
- Lazard Asset Management
- Loomis, Sayles & Company
- Los Angeles Capital
- LSV
- Mac Alpha
- Man GLG
- MidOcean Credit Partners
- Ninety One
- Northern Trust Global Investments
- Oaktree Capital Management
- Payden & Rygel
- PineBridge Investments
- Pzena Investment Management
- Redwheel
- Robeco
- Royal London
- Sanders Capital
- Sands Capital Management
- Schroders
- Select Equity Group
- State Street Investment Management
- TwentyFour Asset Management
- Wasatch Global Investors
- WCM Investment Management
- Wellington Management



In addition to our experience and expertise, products and services from other providers have been carefully selected to complement and enhance the range of St. James's Place products on offer. We believe the providers represent the 'best of breed' in their respective categories, and are capable of delivering the high standards you would expect. Examples of some of the providers are shown overleaf.

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Business services

- Elephant's Child*

Discretionary fund management

- MASECO*

Employee benefits

- Aviva
- Canada Life
- Gallagher*
- Unum
- Zurich

Individual life & health protection

- Aviva
- Cirencester Friendly
- Guardian
- Legal & General
- LV=
- Royal London
- The Exeter
- VitalityLife
- Zurich

Legal services*

- Brodies
- Clarke Willmott
- Cleaver Fulton Rankin
- Edwin Coe
- Kings Court Trust
- Pavilion Row

Long Term Care

- Aviva
- KareHero*
- Just
- Legal & General
- National Friendly

Mortgage brokers*

- Brightstar
- Omega

Mortgage lenders

This is a selection of those available.

- Barclays
- Halifax
- HSBC
- Nationwide
- Santander
- Virgin Money

Pensions

- SJP SIPP administered by Curtis Banks
- Talbot and Muir
- XPS

Pensions annuities

- Aviva
- Canada Life
- Just
- Legal & General

Private medical insurance

- Aviva
- AXA Health
- Bupa
- Gallagher*
- VitalityHealth
- WPA

Purchased Life Annuities

- Aviva
- Canada Life

Specialist banking and lending services*

- Metro Bank
- SJP Cash Deposit Service powered by Flagstone
- TorFX

Please contact your St. James's Place Partner for details of the private banks we work with.

Specialist General insurance*

- Gallagher
- Miller Insurance Services
- Safe&Secure

Tax services*

- EY

Tax-advantaged investments

- Albion Capital
- Beringea
- Canaccord Genuity
- Close Asset Management
- Downing
- Foresight
- Gresham House
- Guinness
- Mercia
- MMC
- Molten Ventures
- Octopus
- Par
- Parkwalk
- Puma
- Time Investments
- Triple Point
- Unicorn
- YFM

The panel is subject to change as managers open and close fundraising activity throughout the year.

Trustee services*

- Genus Trust Company

Workplace pensions

- Aegon
- Aviva
- People's Pension
- Royal London
- Scottish Widows

* Please note that these services are separate and distinct from those offered by St. James's Place. This document was correct as at 01 May 2026 and is reviewed quarterly. Trusts, LPAs, Wills, Auto-Enrolment and SSAs are not regulated by the Financial Conduct Authority.

What matters TO US

Doing Good. Investing Responsibly.

At SJP, delivering outstanding client outcomes is fundamental to everything we do. But our commitment extends far beyond financial performance. It encompasses our responsibilities to the communities we serve and the wider world we all share.

Giving Back Through the SJP Charitable Foundation

Established in 1992, the SJP Charitable Foundation represents the heart of our community commitment. The Foundation supports small and medium-sized charities across the UK and overseas, with a particular focus on children facing disadvantage. It also funds hospices, mental health and cancer support charities, and charities delivering financial wellbeing, supporting people at their most vulnerable. To date, the Foundation has raised over £145 million, a testament to the generosity and values of the entire SJP community.

Responsible Investing

SJP takes a considered approach to environmental, social and governance (ESG) factors, integrating them into its investment process as a matter of course. SJP expects the same rigour from our fund managers, who actively engage with the businesses they invest in, encouraging progress towards more responsible practices.

Since 2020, all SJP fund managers have been proud signatories of the Principles for Responsible Investing, a globally recognised framework that reflects our commitment to a more sustainable future.

**St
James's
Place**

Charitable
Foundation





INVESTING WITH ST. JAMES'S PLACE

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

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

We make it clear on our charges, your statutory rights and any protections that apply, and confirm our 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 via the SJP app. We can also sign you up to receive regular economic bulletins and weekly market reports from SJP specialists.

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

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

The responsibility for selecting the range of funds and fund managers we work with at SJP sits with a small group of executives and independent investment experts, advised by a number of independent consultancies.

The 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.

The approach provides flexibility to respond to market conditions as they change and ensures that we offer you the best support possible.

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



EXPERTLY MANAGING

Your Wealth

The SJP Investment Team build investment solutions suitable for our clients' long-term objectives.

They decide which asset classes to invest in overtime, and select the strategies and managers to populate our portfolios. Manager selection, asset allocation and portfolio management is continually reviewed and tested.

Leveraging their position as one of the UK's largest wealth managers, SJP offer clients a range of competitively priced investment options spanning regions, asset classes, investment styles and outcomes.

Client REVIEWS

“ Roger has always given me excellent advice and service over the past 25 years. He became my financial adviser in my late 20s and has never failed to be there and reassure me through my financial life. Not sure what I would do without Roger! ”

Michael Pagnotta
Managing Director & Executive Coach

“ I was introduced to Roger a couple of years ago by my partner as I was considering early retirement. Not totally understanding whether this would be possible, Roger talked me through all my options, and advised how I could get the best return on my money. He was extremely professional, friendly and approachable, always having my best interests at heart. His knowledge in all areas of the business were second to none. ”

Alison Hoades
Worksop

“ For over 30 years, I have found Roger to be fully professional, trustworthy and dependable for good, unhurried advice. I wholeheartedly recommend Roger Carey to anyone in need of financial advice. ”

Barry Barnes
Bournemouth





“ I have been incredibly grateful for Roger’s help and advice. I had several different pension pots with various providers and was unsure of what I needed to do. Roger was able to start a consolidation process which proved to be very easy and straightforward thanks to his knowledge and experience. Roger advised me on my best future investment options Thanks to all the advice I received I feel a lot more confident about my financial future.”

Fiona Harwood
Bournemouth

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“ I started working with Roger many years ago, when I had very little knowledge of how to organise my finances or how to plan for the future. Roger has been an excellent adviser on both fronts. He has been able to explain things in detail and tailor the advice to my particular circumstances and intentions. I now feel confident that I can enjoy my retirement, put into practice the plan that we worked on together, and will continue to benefit from Roger’s advice. I would highly recommend Roger Carey as a financial adviser.”

Ann
Putney

MORE THAN JUST

Financial Solutions

At Carey & Co Financial Solutions, our commitment goes far beyond helping clients secure their financial futures, it extends into the heart of the community we proudly serve.

We believe that strong communities build stronger futures, and that's why we actively support local causes that matter. From nurturing young sporting talent to helping life-changing Guide Dogs reach those in need, we're dedicated to making a positive impact right here at home.



SUPPORTING LOCAL SPORT

At the centre of our local engagement is our sponsorship of Wimborne Town Football Club player, Josh McQuoid. We are proud to back this emerging talent and stand alongside a local club that brings people together through passion, teamwork and community spirit.

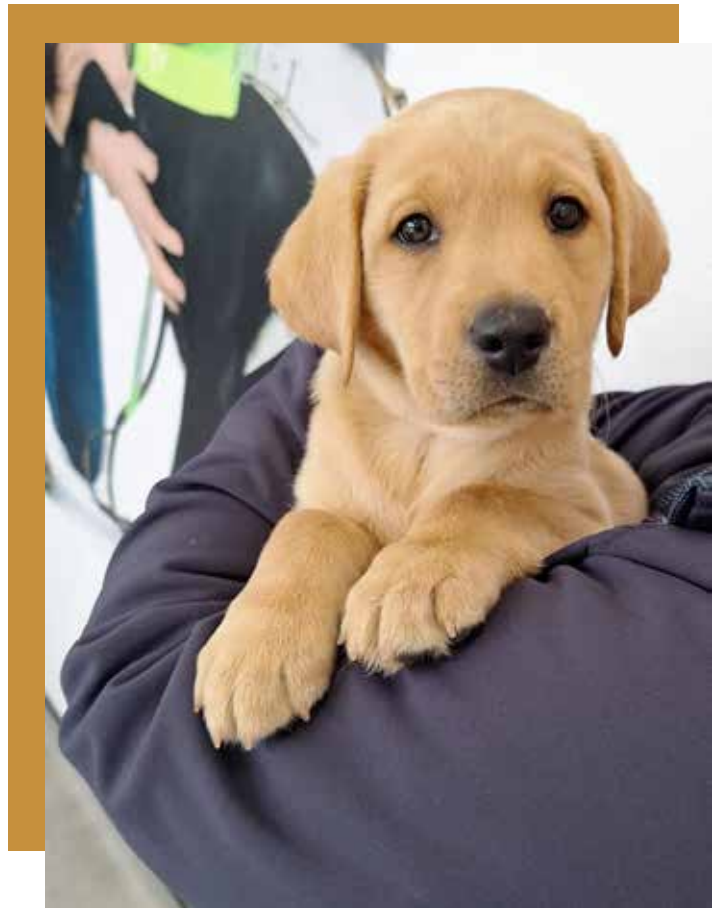
Our partnership supports grassroots football and encourages young talent coming through the ranks, reinforcing the vital role sport plays in building confidence, resilience and community spirit. By working closely with the club, we also strengthen our connections with local supporters and businesses, helping to foster the strong relationships that enable our community to thrive.

SMALL PAWS, BIG IMPACT

Another important part of our community work is supporting Guide Dogs UK, a charity that empowers people living with sight loss through expertly trained assistance dogs.

We are proud to support the charity by helping care for puppies like Keneki, supporting them in the early stages of their journey to becoming fully qualified guide dogs.

Roger Carey, an approved Puppy Raiser for The Guide Dogs for the Blind Association, has played a key role in raising and training Keneki, helping to build the early skills and confidence every future guide dog needs.



From early socialisation to navigating busy public environments, these foundations are vital in preparing each dog for the life-changing role they will go on to fulfil.

Alongside our hands-on involvement, we are also committed to raising awareness and supporting the incredible work Guide Dogs UK carries out every day.





CAREY & CO

FINANCIAL SOLUTIONS

HOW CAN WE

Help You?

At Carey & Co Financial Solutions, we provide a no obligation financial health check as part of our service. Our commitment revolves around delivering a personalised, top-tier level of client service. We strive to be highly adaptable, and if you prefer a relaxed conversation over coffee, we encourage you to reach out – we're always here for you!

Visit Our Website: www.careyandcofinancialsolutions.co.uk

Give us a call: 07516 818436

Or pop in and see us: 45 High Street, Wimborne Minster, Dorset, BH21 1HS



Carey & Co Financial Solutions is an Appointed Representative of and represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website www.sjp.co.uk/products. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

SJP Approved 03/08/2026

Associate Partner Practice

**St
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