HJP

CHARTERED
FINANCIAL PLANNERS

Helping you achieve your financial freedom

Because we care

Senior Partner Practice

St James's Place

Financial Planners
Chartered

We have been awarded the prestigious Chartered Financial Planners designation by the Chartered Insurance Institute (CII).

This is the industry's gold standard for firms of financial planners. It confirms that we have satisfied rigorous qualification criteria by retaining highly-qualified staff who subscribe to the membership conditions of the CII.

Who we are

We believe in building long-term relationships so we can offer financial advice at every stage of your lives. It could be that you are saving for your first car, buying your first home, starting a family, or planning for your retirement. The options around how best to approach your saving and investment planning are endless, and it can seem daunting to know where to start. Financial advice is not a one-off transaction, so it's important for you to trust the person giving you advice and to have a positive experience as we work together over time to make the most of your finances.

We know that ambitions, plans and attitudes towards risk are personal to everyone and can change over time. That's why our approach starts with you and your plans for your future. At our first meeting we will explain our full range of services in detail and set out some options for you.

HJP Chartered Financial Planners is a friendly, Dorking-based firm comprised of a range of financial advisers and support staff with different specialisms. We deliver our advice in a simple, jargon-free way.

"We never forget it's your money and we work with you to find ways to make it work harder for you."

Gregor Watt
Managing Director and Chartered Financial Planner

The HJP experience

Our Mission

We want to make a difference.

To you, to your family, to our team and to our community.

We do this by taking the time to listen, so together we can plan solutions unique to you and your family's needs.

We believe financial freedom should be accessible to everyone and want to empower you to create the future you and your family deserve.

Because we care.

Compassionate

We take the time to listen and understand everyone we work with.

We believe in giving you the confidence to make better choices with your money.

Aspirational

For over 30 years we have adapted to new ways of working and constantly strive to provide a better service.

We believe in sharing our knowledge with our clients, colleagues and wider community.

Responsible

We are committed to improving financial understanding for everyone.

We make the time to provide financial education to schools and work with local charities.

We support you through the life you plan, and the life that happens.

Everyone

We believe that everyone has the right to be treated with respect.

We are inclusive and want to help you prepare for all life's challenges.

What we do

We provide a wide range of financial services whether you are looking to build, grow, protect or preserve your money. So whether you wish to review your current pension scheme, look into inheritance tax planning, consider protection planning or if you are a business owner who wants help to navigate the range of options in the corporate world.

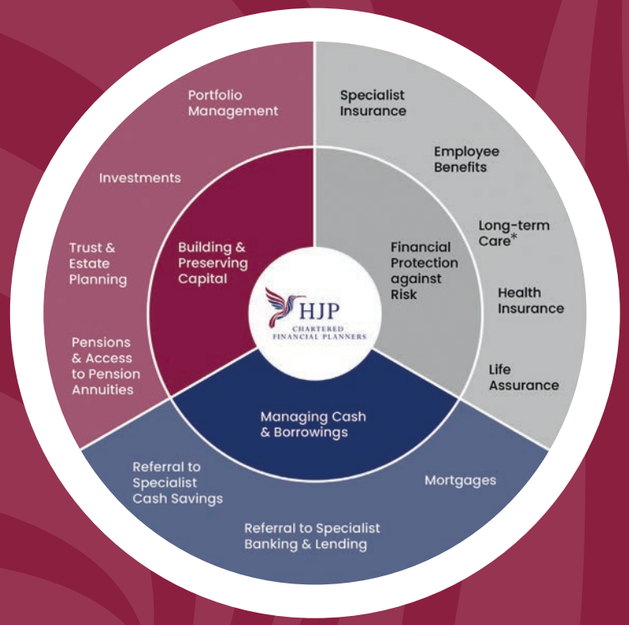
"We chose to work with HJP because even from the initial phone call we made, they were very polite, very responsive and listened very carefully to our needs and concerns.

HJP have supported us in understanding the financial options available to us. We are very happy with the friendly atmosphere they provide."

Ruth Hall
Client of HJP Chartered Financial Planners

Our services

We create bespoke plans tailored to your needs. So whether you want to grow your finances, look into the best way to invest your money, or just for someone to help get you started with organising your finances, we can help.



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

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.

*This may involve a referral to Karehero, a care navigator and matching service provider, whose services are separate and distinct to those offered by St. James's Place.

Where referral to a service is made, this will be separate and distinct from the services offered by St. James's Place and not covered by the St, James's Place guarantee.

Advice tailored to you

We pride ourselves on the fact we are small enough to have a local, personal feel but large enough to have a group of advisers with a full range of expertise to advise on your circumstances.

We offer personal advice to anyone seeking to:

- Build a more secure future for yourselves and your loved ones
- Protect your family both now and in the future
- Plan a retirement you can look forward to and enjoy
- Ensure you make the most of tax allowances available

I would absolutely recommend HJP, I have always found them very accessible and always given me first class responses to my questions.

Dave Morley
Client of HJP Chartered Financial Planners

What makes us different?

We believe in empowering you to feel more confident with your finances.

Our advisers at HJP have a range of specialisms and you have an opportunity to work with more than one adviser, depending on your circumstances and requirements, in order to achieve the right solution for your needs.

We are also proud to have two female advisers, one of whom is on our board of directors, who understand some of the different needs women might have when it comes to financial advice.

For example, often women have invested less into their pensions due to taking a career break for their children, or have to deal with pension distributions post-divorce.

We also have advisers who specialise in later-life planning.

You have to have trust from my point of view because this is about important things in your life, your money and your future.

Cliff Keast
Client of HJP Chartered Financial Planners

Business Advice Service

Time is rarely on your side when you're running a business. It takes commitment, hard work, determination and perseverance to succeed.

Running a business can be stressful. We will ease some of the pain with our range of services designed for the corporate world, including:

- Optimise your business finances to help towards achieving your goals more effectively
- Protect your business from unexpected loss
- Deliver financial education to you and your staff

About SJP

St. James's Place is one of the UK's leading wealth management organisations, managing client funds in excess of £220.0 billion at 7 May 26.

The company was founded in 1991 by Sir Mark Weinberg, Lord Rothschild and the late Mike Wilson CBE and today, through its Partnership, provides reliable and expert support in all aspects of wealth management.

As a client of HJP, you will receive a personalised advisory service from our business, whilst having access to the St. James's Place distinctive investment management approach, including robust statutory and regulatory controls which protect clients and their investments across all its products.

How we can help you ...

Achieve financial security **Advice**

Make your money work harder **Investing**

Enjoy the retirement you deserve **Retirement**

Protect what matters to you **Protection**

Care for yourself or a loved one **Social care planning**

Look after other generations **Planning for your family**

Manage day-to-day finances **Mortgages and referral to specialist banking**

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

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Your guarantee

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.

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HJP Chartered Financial Planners 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. HJP Chartered Financial Planners is a trading name of HJP Wealth Management Ltd which is registered in England & Wales No. 10490173.
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