DWB WEALTH CONSULTANCY

Welcome

Senior Partner Practice

St. James's Place

Here for you

DWB Wealth Consultancy Limited

We're here to deliver a highly personal experience, providing you with expert help and holistic advice, via a long-term relationship. You can rely on us to:

Give you confidence and control

We aim to make you feel confident to make informed choices. By working together to create a detailed financial plan, you'll gain greater certainty, peace of mind, and security.

Help you to achieve your personal goals

Our face-to-face, personalised advice will help you put a plan in place. This plan will pave the way to help you achieve your goals and improve your financial wellbeing.

Reflecting your values in your investments

Your savings and investments are a key part of your sustainability footprint. We believe you have the right to understand how your money is invested.

We want to provide you with choice and the ability to reflect your values in your investments.

Building long-term relationships

Our clients are at the heart of everything we do.

A plan that's unique to you. Clear information. Expert advice you can trust. We believe that's what makes a partnership last.

You deserve a relationship that enables you to make informed financial choices, for you and your family, both now and in the future. We know that if we meet or exceed your expectations, not only will you remain a satisfied client, but you will become an advocate for our services. Our clients often work with us over many years, relying on our trusted advice as their needs and priorities evolve.

Senior Partner Practice

St James's Place

Our commitment to you

We care about your financial wellbeing.

We help individuals in various stages of life, and with widely differing financial resources, and do not provide any off-the-shelf solutions. Instead, we offer you the benefit of a single relationship to meet your financial needs both now and in the future.

We aim to deliver on our commitment to you by:

- Providing highly personalised and experienced face-to-face financial advice.
- Understanding your financial circumstances and objectives.
- Focusing on your priorities.
- Providing the opportunity to regularly review and manage your financial affairs and investments.
- Ensuring that our correspondence and literature is clear and easy to understand.
- Being open, honest and sensitive in all of our dealings with you.
- Encouraging and listening to your feedback.
- Agreeing an ongoing servicing framework with you.

Technical expertise

Sometimes there are financial circumstances that need specialist input. Although we are holistic advisers, we don't compromise on specialist knowledge.

We have access to a team of specialists who help to interpret changes in government policy, tax legislation, economic factors, and investment markets. This keeps us ideally placed to provide you with regular information and advice on how to make the most of the current financial landscape.

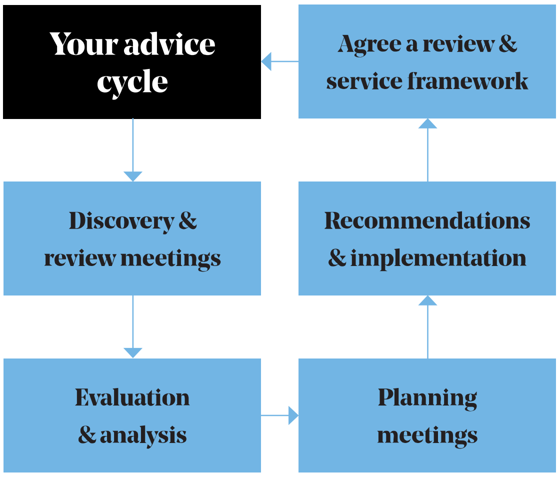
Our face-to-face, personalised advice will help you put a plan in place.

Specialist advice, tailored to you

Our highly personalised, face-to-face advice is designed to suit your individual long-term requirements and make it easier and simpler for you to manage your wealth.

Our experience is that every client has their own personal concerns, responsibilities and ambitions, and that the solutions that work for one, simply would not work for another.

This has enabled us to build exceptionally strong, trusted and lasting client relationships.



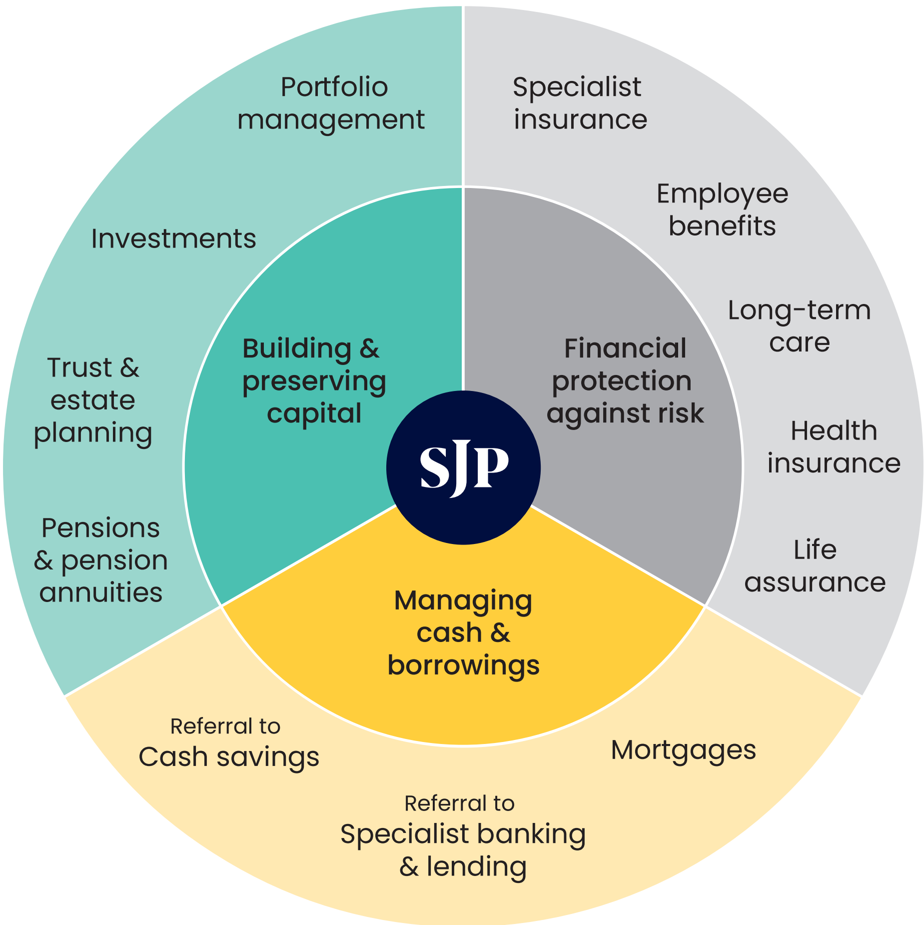
What you can expect

While our approach is personal, there are several things every client can expect, regardless of life stage, goals or financial situation. Here's what you can look forward to from our advice service:

- Initial meetings provided with no obligation
- Clear, easy-to-understand correspondence and literature
- Open, honest, and sensitive communication
- Expert evaluation and analysis to help you to achieve your goals and/or boost existing arrangements
- Planning meetings to consider further options and agree on your personal objectives
- Written confirmation of recommendations, supported by personalised illustrations and disclosure documents
- Regular reviews to keep our advice and guidance pertinent and up to date and to focus on your priorities

A wealth of financial solutions

Through SJP we can provide access to a comprehensive range of financial solutions, including exclusive access to their distinctive investment management approach. In addition, to complement and enhance this range, you also have access to carefully selected, high-quality external providers, whose quality SJP constantly assess.



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 selected and may fall as well as rise. You may get back less than the amount invested.

Trusts are not regulated by the Financial Conduct authority.

The SJP Investment Committee

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

You'll remember we mentioned SJP's distinctive approach to investment. The responsibility for selecting the range of funds and fund managers they work with sits with a small group of executives and independent investment experts, advised by a number of independent consultancies.

This committee meets regularly to review performance metrics and consider detailed reports from each investment manager. 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.

This approach provides flexibility to respond to market conditions as they change and ensures that you are offered the best support possible.

Find out more in SJP's Understanding Wealth Management guide.

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.

Keeping in touch

As well as regular face-to-face, video or telephone review meetings, there are other ways for us to stay in touch too:

- Online access to your Wealth Account 24 hours a day, via our website
- Annual and half-yearly reports from the Investment Committee
- WeekWatch – a weekly communication covering key market, economic and personal finance news
- Tax year-end reminders of available allowances and tax-saving opportunities.
- Annual investment valuation reports
- A report summarising each Budget announcement
- The Investor magazine, full of investment news, interviews and opinions
- Invitations to appropriate client events and briefings
- Access to the E-briefing Service, providing topical financial news articles via email.

About St. James's Place

SJP is an award-winning company trusted to look after £179 billion of client funds. SJP believe passionately that the best service is provided through face-to-face, personal advice.

This personalised service is delivered exclusively through the St. James's Place Partnership, a network of more than 4,000 qualified expert advisers. They're made up of some of the most experienced and able professionals working in the industry.

SJP's Partnership structure helps them achieve a local, personalised experience for clients, whilst also providing the confidence that you're supported by one of the UK's largest financial advice companies.

SJP's guarantee to you

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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