
PFP WEALTH
Senior Partner Practice
St James's Place

PFP WEALTH

PREMIER FINANCIAL PLANNING

How we can help you?

We help our clients create their plan for a successful financial future.

What does this mean?

Simply put, we will take you into your future and consider all the things that you want to happen and some things that you hope don't!

The various financial outcomes of this future form the basis of a Financial Plan, which we will review with you on a regular basis.

Why are reviews so important?

Because things change, taxation and laws change. Financial products change. More specifically, your priorities and circumstances will change.

At PFP Wealth we will respond to these changes by guiding and supporting you throughout your financial life to help your Financial Plan deliver the outcome you expect.

PFP Wealth is a UK-wide Practice with offices in Yorkshire, Wirral, the Cotswolds, Lincolnshire, and Northern Ireland.

Responsible Business

At PFP Wealth, our expertise is to plan and help our clients achieve the future that they want, and we articulate this with the following sentence...

*"Live for the moment but plan for tomorrow
so that when the next moment arrives,
it's worth living...""*
Keith Humphrey, Managing Director.

We are, of course, Financial Planners, but we're committed to taking responsibility for our actions and strive to have a positive impact on our people and communities. We believe in doing the right thing.

We have both the opportunity and responsibility together with St. James's Place to drive positive change. Whether that's improving the financial wellbeing of our communities through the advice we give, reducing the environmental impact of our business operations by ensuring our offices have renewable energy suppliers, or the support we offer to our local communities and charities through our work and fundraising for the St. James's Place Charitable Foundation.

We are very proud to hold the prestigious Good Business Charter (GBC) accreditation, which recognises responsible business practices.

GBC
Good
Business
Charter
Accredited

Senior Partner Practice

St James's Place

About St. James's Place

We are proud to be a Senior Partner Practice of St. James's Place, which provides expert support and advice via long-term relationships.

It is an award-winning financial advice firm, trusted with over £168bn of client funds and one of the UK's largest financial advice companies.

Collectively, we exist to give you confidence in creating the future you want.

In the increasingly complex financial environment, we believe that one-to-one personalised advice from our expert advisers will help you put a detailed financial plan in place. Supporting you to achieve your goals and improve your financial wellbeing. Giving you greater certainty, peace of mind, and security.

St. James's Place

Better Society 2024 Awards WINNER Good Money Award

GOLD 2024 STEVIE WINNER FOR SALES & CUSTOMER SERVICE

CSR THE INTERNATIONAL CSR EXCELLENCE AWARDS WINNER 2024 for companies that have a heart

EXCELLENCE IN CUSTOMER SERVICE AWARD 2024

MONEYAge AWARDS 2023 WINNER CONSUMER CHAMPION OF THE YEAR - COMPANY

How We Can Help You

We ensure that our clients financial future is not left to chance.

We achieve this by building a plan that has your world, goals, and aspirations in mind. Considering what could happen in the future and what the impacts of life events would have upon your finances. In doing so, we take into consideration your current financial position, attitude to risk, diversification and look at the most tax-efficient approach.

Once in place, we will ensure your plan remains appropriate through our client service reviews. These reviews will respond to changes in your circumstances and priorities, reassure you when the best thing to do is nothing, and repeat our four-stage advice process when required.

A good Financial Plan provides you with peace of mind by working away in the background as you enjoy the here and now. We call it *'putting time on your side'*.

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.

Specialist Financial Planning for Business Owners

We help our business owners ensure that their plans extend to themselves and their families.

We specialise in working with businesses in the increasingly complex area of corporate financial planning.

The benefit of a single, long-term approach means we can provide ongoing advice for you, your family and your business as your needs evolve over time.

So, where do we start?

With the end in mind. What does your business exit* look like? How much is your business worth? What are the risks and what should you be doing now? As part of our service, we will:

- Benchmark and value your business assets,
- Establish your personal Goals-Based Financial Plan,
- Ensure you meet all your employer pension compliance duties,
- Ensure your business risks are assessed and safeguarded (this includes protecting the business against the loss of key individuals and shareholders),
- Provide you with a structure to help support staff with their own financial planning needs.

* Exit strategies may involve the referral to a service that is separate and distinct to those offered by St. James's Place.

Our Services

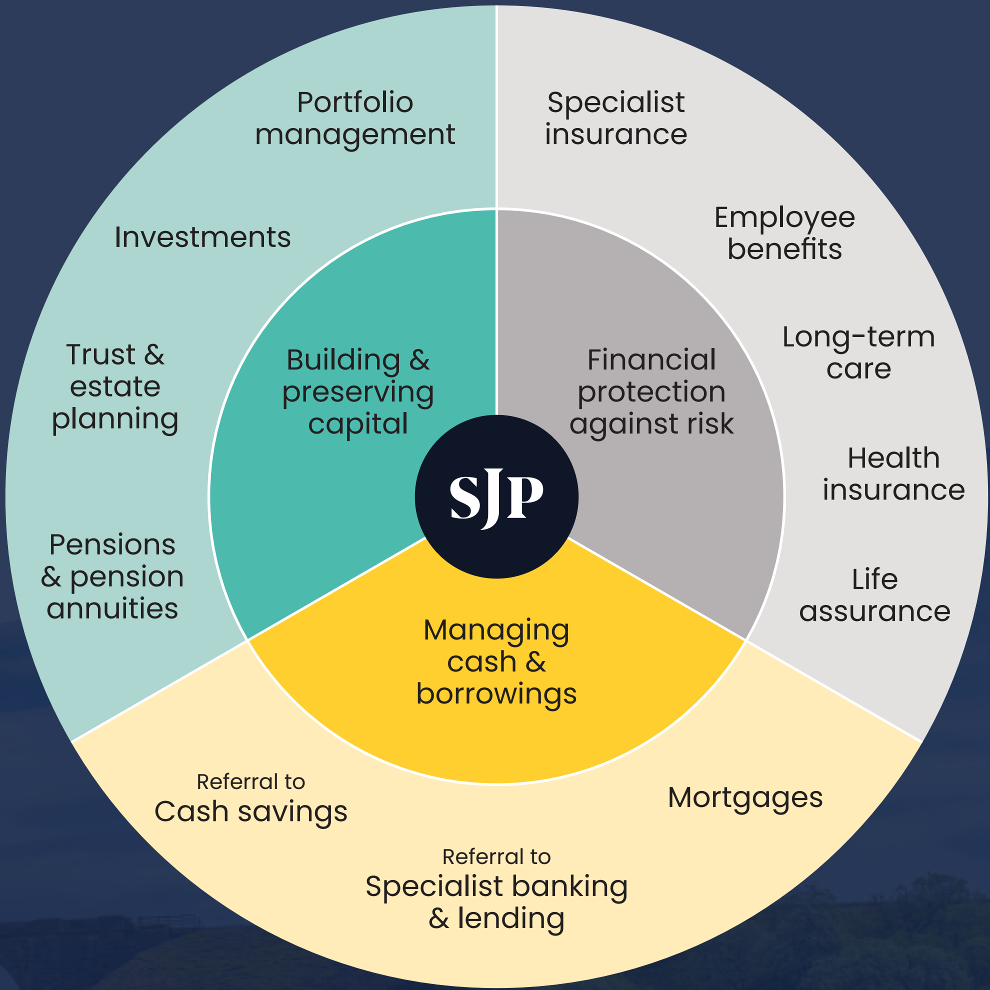
We provide a comprehensive range of financial solutions, including exclusive access to the St. James's Place distinctive investment management approach. In addition to our experience and expertise, products and services from other providers have been carefully selected to complement and enhance the range of St. James’s Place products on offer. St. James's Place believe these providers represent the ‘best of breed’ in their respective categories, and are capable of delivering the high standards you would expect.

St. James's Place broad range of investment funds and expert advice can help build an appropriate portfolio to enhance your wealth and protect it against inflation, as well as help arrange your investments as tax-efficiently as possible, whether for you, your family or other beneficiaries. We also offer a discretionary portfolio management service, which can include your equity, trust and charitable interests.

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

Trusts are not regulated by the Financial Conduct Authority


Portfolio management
Investments
Trust & estate planning
Pensions & pension annuities
Building & preserving capital
Specialist insurance
Employee benefits
Long-term care
Health insurance
Life assurance
Financial protection against risk
SJP
Managing cash & borrowings
Referral to Cash savings
Referral to Specialist banking & lending
Mortgages

The St. James`s Place Distinctive Approach to Investment Management

Successful investment, whether it is in the form of pension provision, capital creation or income maintenance, is critical to your financial future, but it is a field which presents a unique challenge as future performance is unpredictable. Unlike most other financial services companies, St. James's Place does not employ in-house fund managers because they believe that no single fund-management house has a monopoly of investment expertise. Instead, a number of respected external investment houses are carefully selected to look after their range of funds.

The cornerstone of this approach is the Investment Committee, which monitors the fund managers on behalf of our clients. If we lose confidence in a fund manager, we replace them. This approach gives us both the flexibility to respond to market conditions as they change, and also the certainty that we are employing the best fund managers for you.

This complements the quality of our advice. Allowing us to focus on helping you achieve your financial goals, safe in the knowledge that the investment selection and vital day-to-day monitoring are being handled by a team of experts.

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.

Inheritance and Estate Tax Planning

At its simplest, inheritance and estate planning come down to practical steps that are designed to preserve and enhance your wealth for the next generation.

There are various ways in which we can help create and implement effective tax-minimising strategies for your financial future that are personal to you. These include:

- Making sure your financial affairs and Will* are planned correctly.
- Transferring assets through the prudent use of lifetime gifts.
- Creating a tax-efficient fund so that your beneficiaries can pay any taxes due without dipping into their inheritance (under current inheritance tax legislation, pensions can play a considerable role here).

We are able to offer a diverse and innovative approach to financial planning, using not only the products available through St. James's Place but also leading products by specialists in their field.

These include:

- Specially tailored schemes for inheritance tax.
- Suitable Trusts (not regulated by the Financial Conduct Authority).
- Estate planning which can include the use of investment vehicles and protection plans.

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 initially invested.

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.

* Will writing involves referral to a service that is separate and distinct to those offered by us. Wills are not regulated by the Financial Conduct Authority.

Our 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. This quite simply gives you reassurance and peace of mind when planning your financial future.

PFPWEALTH

PREMIER FINANCIAL PLANNING

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