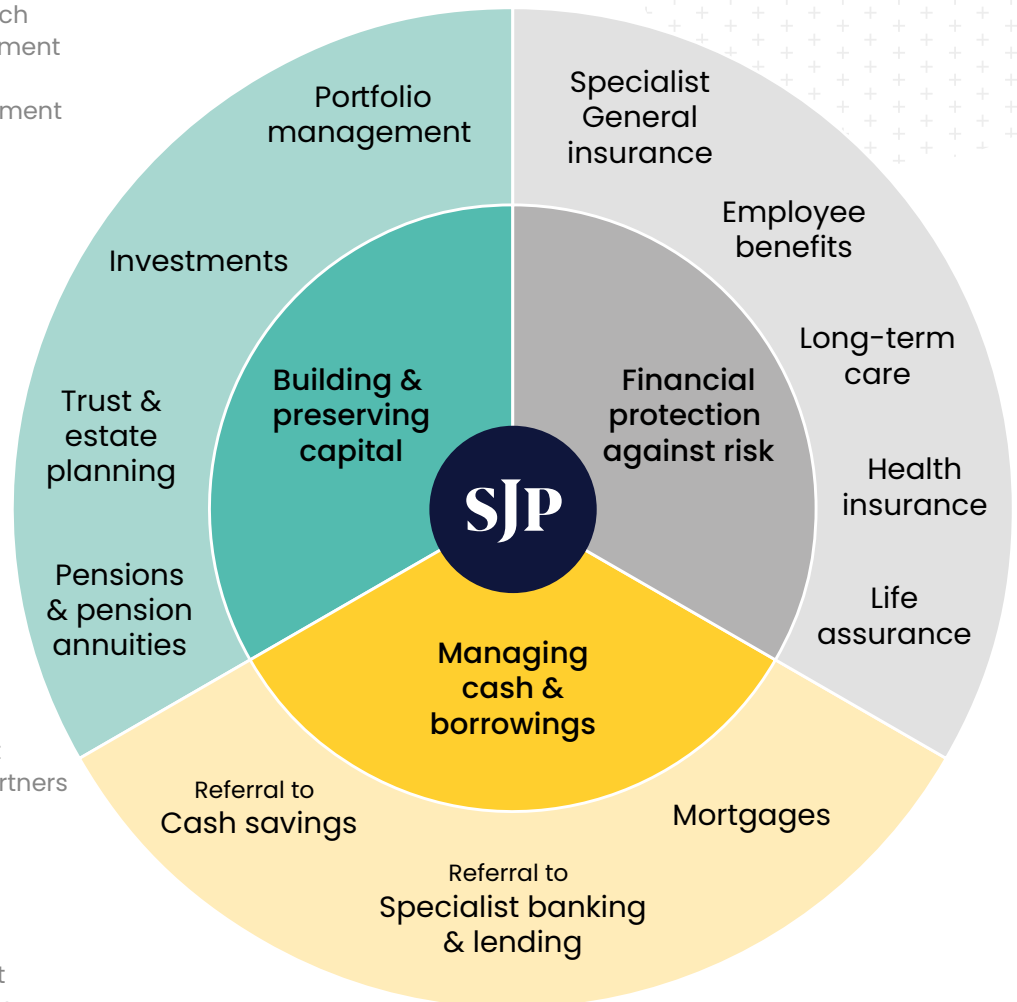


Fund managers

- Acadian Asset Management
- ACR Alpine Capital Research
- Aikya Investment Management
- Amundi
- 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
- Impax Asset Management
- Independent Franchise Partners
- Invesco
- J O Hambro Capital Management Group
- J.P.Morgan
- KKR & Co
- Lazard Asset Management
- Loomis, Sayles & Company
- Los Angeles Capital
- Man GLG
- Man Numeric
- MidOcean Credit Partners
- Ninety One
- Northern Trust Global Investments
- Oaktree Capital Management
- Orchard Street Investment Management
- Payden & Rygel
- PineBridge Investments
- Pzena Investment Management
- Redwheel
- Robeco
- Sanders Capital
- Sands Capital Management
- Schroders
- Select Equity Group
- State Street Global Advisors
- 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.

Your home or other property 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.

Business services

- ♦ Elephant's Child*

Discretionary fund management

- ♦ SJP DFM (provided by Rowan Dartington, a subsidiary of St. James's Place)
- ♦ MASECO*

Employee benefits

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

Individual life & health protection

- ♦ AIG
- ♦ 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
- ♦ International Private Finance
- ♦ 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

Philanthropy services

- ♦ Charities Aid Foundation

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 14 January 2025 and is reviewed quarterly.

Trusts, LPAs, Wills, Auto-Enrolment and SSASs are not regulated by the Financial Conduct Authority.