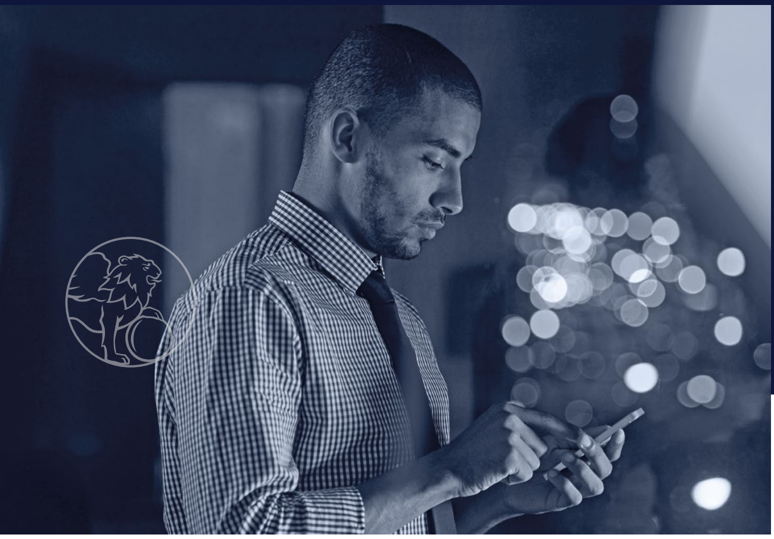

Our Proposition for Private Clients

SJP Partners are able to work closely with SJP's specialist Private Client division to formulate solutions that meet the complex needs that wealth can bring.

Those needs might be rooted in your balance of assets vs. income, your family life, your residence and domicile, your business interests or in other personal circumstances.

Our solutions will span the tax-efficient structuring of wealth, capital preservation and growth, wealth succession and the positive impacts that you can make with your wealth.

Trusted, tailored advice

Greater wealth brings with it greater complexity and challenges – but also greater opportunities and responsibilities. Trusted, tailored advice on navigating this landscape is at the heart of our dedicated service for Private Clients.

Although Private Clients might have many challenges in common, the advice that you need must be as individual as you are, designed to fit around your personal circumstances, lifestyle, family life and your business interests.

Working in partnership

As a Private Client, your key relationship remains with your SJP Partner. Your Partner is able to work closely with SJP's specialist Private Client division, which brings together highly experienced financial planners, investment specialists and access to selected banking advisers, experts in tax planning and legal matters. Please note that the services provided by any referral will be separate and distinct from those offered by SJP. They work with your SJP Partner to provide an exceptional, high-quality service, where your priorities become our priorities.

We want to help you build and maintain strong financial foundations – for your future and for your loved ones. With our help, you can address the challenges that wealth brings:

- Maintaining your lifestyle
- Preserving and growing your capital
- Protecting your wealth and your family
- Planning for intergenerational wealth succession
- Using your wealth to make an impact

Overleaf you will see the breadth and depth of the St. James's Place Proposition for Private Clients.

The value of an investment with SJP 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.

Selected Fund Managers

ACADIAN
A|C|R
Goldman Sachs
PineBridge INVESTMENTS
ARGA Investment Management, LP
LAZARD ASSET MANAGEMENT
Amundi ASSET MANAGEMENT
WCM INVESTMENT MANAGEMENT
ARTEMIS The Profit Hunter
AXIOM INVESTORS
IMPAX Asset Management
Dalton Investments
STATE STREET GLOBAL ADVISORS | SSGA
COLUMBIA THREADNEEDLE INVESTMENTS
WELLINGTON MANAGEMENT
SANDERS CAPITAL
CAPITAL FOUR
Schroders
BAILLIE GIFFORD
OrchardStreet INVESTMENT MANAGEMENT LLP
BURGUNDY ASSET MANAGEMENT LTD.
COMGEST
MIDOCEAN CREDIT PARTNERS
LOS ANGELES CAPITAL
SELECT EQUITY
PZENA Investment Management
EDGEPOINT
WASATCH GLOBAL INVESTORS
LOOMIS | SAYLES
BLACKROCK
ROBECO
J.P.Morgan
Payden&Rygel
FSSA INVESTMENT MANAGERS
ARISTOTLE CAPITAL MANAGEMENT
TwentyFour ASSET MANAGEMENT
RBC Global Asset Management BlueBay Asset Management
redwheel
OAKTREE
GMO
OAIKYA
KKR
SANDS CAPITAL
NORTHERN TRUST ASSET MANAGEMENT
Ninety One
Invesco
J O Hambro Capital Management Group
ARTISAN
Man | GLG
Man | numeric
FULCRUM
INDEPENDENT FRANCHISE PARTNERS

Our Proposition For Private Clients

Professional Services

Legal Services**

Specialist Legal Advice
Intergenerational wealth and family protection, complex Will drafting, bespoke trusts, family investment companies, lasting Powers of Attorney, probate services, non-domicile advice and tax planning.

Panel firms
Brodies, Clarke Willmott, Cleaver Fulton Rankin, Edwin Coe, Kings Court Trust, Pavilion Row

Tax Services**

Specialist Tax Advice
UK and cross-border tax planning, corporate advice, VAT advice, inheritance tax strategy and full compliance services.

Panel firms
EY

Philanthropy

Charities Aid Foundation
A complete philanthropy service: establishing charitable trusts / donor-advised funds and facilitating charitable legacies, philanthropic advice and tax-efficient giving.

Advice

Advice

Financial Planning
Greater wealth brings with it greater complexity and challenges – but also greater opportunities and responsibilities. Trusted, tailored advice on navigating this landscape is at the heart of our dedicated service for Private Clients.

We can support you with retirement planning, investment and tax planning, advice on restructuring estates, succession planning and planning for business owners.

Protection

Protection

Personal, corporate and specialist insurance solutions
Life assurance, critical illness cover, income protection, key person and shareholder protection for business owners, accident and sickness cover, private medical insurance, employee benefits, **general insurance, for example protection for property and other high-value assets.

Investment Proposition

Investment Solutions

Investments and Tax Wrappers
We carefully select some of the world's leading fund managers to manage our investment funds. Our flagship fund range is constructed according to our core investment beliefs, including responsible investing.

These funds can be wrapped into pensions, ISAs, unit trusts, onshore and offshore bonds and include global and regional equities, fixed-income funds, property, private assets and other asset classes.

Portfolio Management

SJP DFM & Stockbroking
Bespoke discretionary portfolios, responsible investing, IHT business relief portfolios, charity investments, advisory stockbroking, sell-down service, CGT service, company sharesave portfolios, probate valuation service

MASECO
**Tax and investment planning for American clients, incl. those residing in the UK or with dual nationality, and persons moving to the US.

Alternative Investments*

Tax-advantaged investments
Specialist, tax-efficient investment solutions including:

- Venture Capital Trusts (VCTs)
- Enterprise Investment Schemes (EISs)
- Business Relief schemes

Banking Services

Cash Saving & Banking

****SJP Cash Deposit Service powered by Flagstone**
Cash management platform with 60+ banks; maximise FSCS protection and access highly competitive rates; fixed-term, notice and instant access accounts for individuals, businesses, trusts, SIPP SSAS, charities and Power of Attorney.

Private Banks
**Full service private banking solutions from Weatherbys, Hampden & Co, and Arbuthnot Latham.
Trust bank accounts from Metro Bank.
Currency payment solutions from TorFX.

Borrowing Solutions

Mortgages
Personalised advice across a comprehensive range of UK lenders and products, including from private banks.

Investment Backed Lending
Short-term liquidity facilities secured against both SJP and SJP DFM (Rowan Dartington) investment holdings.

**Please note that these services are separate and distinct from those offered by St. James's Place.

Trusts are not regulated by the Financial Conduct Authority.

Investment Consultants

REDINGTON
APEX
Rocaton
ORTEC FINANCE
bfinance
EVESTMENT
INALYTICS

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 or Rowan Dartington will be dependent on the funds selected and may fall as well as rise. You may get back less than the amount you invested.

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

***Don't invest unless you're prepared to lose all the money you invest. This is a high risk investment. You may not be able to access your money easily. The legislation and, as a result, the tax treatment will depend on individual circumstances, may change in the future and could apply retrospectively.**

Third Party Firms

Fund Managers

- Acadian Asset Management
- ACR Alpine Capital Research
- Aikya Investment Management
- Amundi
- ARGA Investment Management, LP
- Aristotle
- Artemis
- Artisan Partners
- Axiom Investors
- Baillie Gifford
- BlackRock
- BlueBay
- Burgundy
- Capital Four Investments
- 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

Private Medical Insurance

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

Pension Annuities

- Aviva
- Canada Life
- Just
- Legal & General

Pensions

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

Legal Services*

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

Individual Life & Health Protection

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

Tax-advantaged Investments

- Albion Capital
- Beringea
- Canaccord Genuity
- Close Asset Management
- Downing
- Foresight
- Gresham House
- Guinness
- Mercia
- MMC
- Molten Ventures
- Octopus Investments
- 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.

Tax Services*

- EY

Business services

- Elephant's Child*

Purchased Life Annuities

- Aviva
- Canada Life

Long Term Care

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

Specialist General Insurance*

- Gallagher
- Miller Insurance Services
- Safe&Secure

Specialist DFM

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

Employee Benefits

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

Trustee Services*

- Genus Trust Company

Philanthropy Services

- Charities Aid Foundation

Mortgage lenders (A selection of those available)

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

Whole of Life Protection

- AIG
- Aviva
- Legal & General
- Royal London
- VitalityLife
- Zurich

Private Banking Services*

- Arbuthnot Latham
- Hampden & Co
- Weatherbys

Workplace pensions

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

Specialist Banking and Lending Services*

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

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

Please contact your SJP Partner for more information.