



## OUR WORKING RELATIONSHIP

PARTNER PRACTICE OF



ST. JAMES'S PLACE  
WEALTH MANAGEMENT



SIMON BRAY BA FPFS

Director of Simon Bray Wealth Management  
*Partner Practice of St. James's Place Wealth Management*

**W**e specialise in providing professionals, business owners and retired clients with a personalised financial plan to create and protect wealth during and beyond their lifetimes.

We are experts in what we do and you have the confidence in knowing that you have access to professional advice qualified in the following areas:

- Chartered Financial Planner
- Fellow of the Chartered Insurance Institute
- Member of the Society of Later Life Advisers
- Holder of the Retirement Advice Standard

We are therefore confident that we can enhance and add value to your overall financial planning and this is reflected in our initial and ongoing advice costs along with the St. James's Place distinctive approach to investment management.



## ABOUT ST. JAMES'S PLACE

**S**t. James's Place Wealth Management offers a wide range of high quality wealth management services to individuals and businesses. It is an award winning FTSE 100 business with funds under management in excess of £95 billion, and is well established as one of the UK's leading wealth management organisations.

St. James's Place specialise in meeting the financial needs of people who have created significant capital, or who earn higher incomes, and whose circumstances are therefore more complicated than most.

At the heart of the business is the St. James's Place Partnership, which is the advisory channel for St. James's Place Wealth Management. This brings together some of the most experienced, able, and highly regarded professionals working in financial services today. Members of the St. James's Place Partnership have on average 17 years' experience in the industry and build long-term relationships founded on trust.



## WHO WE ADVISE

Putting our clients firmly at the heart of everything we do enables us to run a genuinely client-focused business. In our experience, no two clients are the same and we therefore ensure that we understand your personal or business objectives and deliver solutions that are right for you.

We advise a diverse range of clients, predominantly across South England, with advisers based in Devon, Bristol and Oxford, but we have a National reach. We have particular specialism in the following occupation classes:

- Business Owners
- Company Directors
- Professionals
- City Professionals
- Retired individuals or families
- Private clients



## EXPERTISE HELD IN HIGH REGARD

ST. JAMES'S PLACE WEALTH MANAGEMENT

2017

Personal Finance Awards <i>Best Financial Adviser</i>	City of London Wealth Management Awards <i>Wealth Management Company of the Year</i>	Wealth Adviser Awards <i>Best Private Client Investment Manager</i>	Shares Awards <i>Best Wealth Manager</i>
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2016

Britain's Most Admired Companies Awards <i>Top in Sector</i>	City of London Wealth Management Awards <i>Wealth Management Company of the Year</i>	Wealth Adviser Awards <i>Best Private Client Investment Manager</i>	FDs' Excellence Awards <i>Pension Firm of the Year</i>
Shares Awards <i>Best Wealth Manager</i>	What Investment Readers' Awards <i>Best Wealth Manager</i>	The Personal Finance Awards <i>Best Financial Adviser</i>	

2015

Britain's Most Admired Companies Awards <i>Top in Sector</i>	City of London Wealth Management Awards <i>Wealth Management Company of the Year</i>	Wealth Adviser Awards <i>Best Private Client Investment Manager</i>	FDs' Excellence Awards <i>Pension Firm of the Year</i>
The Personal Finance Awards <i>Best Financial Adviser</i>	FT/Investors Chronicle <i>Best Wealth Manager for Trusts</i>	FT/Investors Chronicle <i>Best Wealth Manager for Inheritance Tax and Succession Planning</i>	

2014

City of London Wealth Management Awards <i>Best Performing Fund</i>	Wealth Adviser Awards <i>Best Private Client Investment Manager</i>	The Personal Finance Awards <i>Best Financial Adviser</i>	FT/Investors Chronicle <i>Best Wealth Manager for Tax Efficiency and Advice</i>
Morningstar UK Fund Awards <i>Best Global Equity Fund</i>	Money Observer Pensions Awards <i>Best Pension Providers' Fund, UK Equities</i>	Online Personal Wealth Awards <i>Best Wealth Manager</i>	

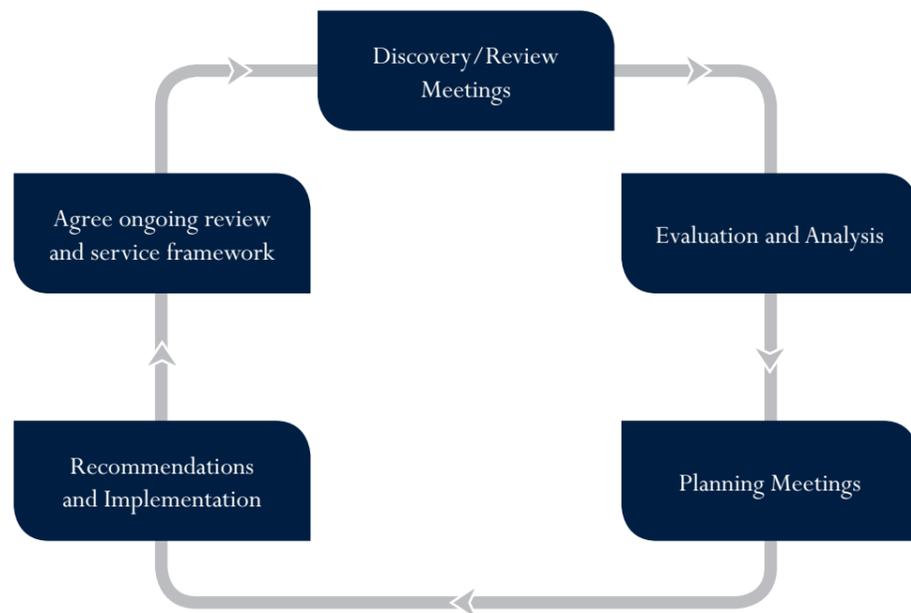
2013

Britain's Most Admired Companies Awards <i>Top in Sector</i>	City of London Wealth Management Awards <i>Wealth Management Company of the Year</i>	Wealth Adviser Awards <i>Best Private Client Asset Manager UK</i>	Shares Awards <i>Best Wealth Manager</i>
The Personal Finance Awards <i>Best Financial Adviser</i>		FT/Investors Chronicle <i>Best Wealth Manager for Tax Efficient Investments</i>	

2012

City of London Wealth Management Awards <i>Wealth Management Company of the Year</i>	The Personal Finance Awards <i>Best Financial Adviser</i>	FT/Investors Chronicle <i>Wealth Manager of the Year</i>	UK Stock Market Awards Winner
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## WHAT YOU CAN EXPECT THE ADVICE CYCLE



- Initial meetings are provided without obligation.
- Expert evaluation and analysis in order to identify areas where we can assist you in achieving your goals or where we believe we can add value to your existing arrangements.
- Planning meetings to consider options and agree a strategy suited to your risk profile and objectives.
- Recommendations are always confirmed in writing and supported by personalised illustrations and key facts documentation.
- As future needs and objectives change over time, we believe that a fundamental part of effective wealth management is regular face-to-face reviews of your arrangement. Only in this way can we ensure that our recommendations and advice remain “fit for purpose”.

## YOUR COMPREHENSIVE RANGE OF FINANCIAL SOLUTIONS

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e advise on many aspects of wealth management, helping individuals of widely differing financial resources or life stages. This includes access to the exclusive range of St. James’s Place products, which offer many important benefits.



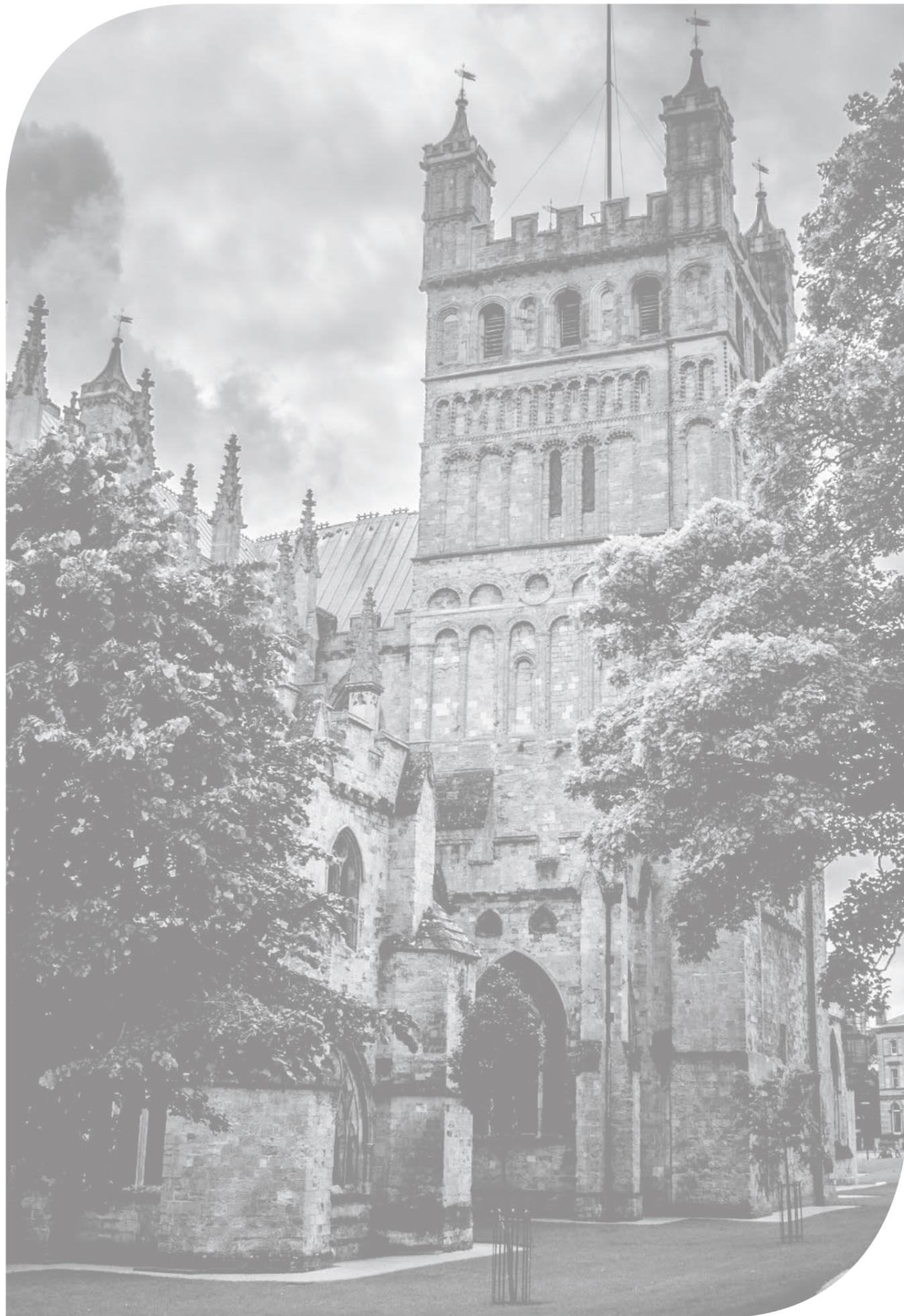
Trusts are not regulated by the Financial Conduct Authority.

We are also able to assist businesses in the increasingly complex area of corporate financial planning, from pensions through to insuring against the loss of a key Director.

We can offer you the benefit of a single relationship to meet all your financial needs and give you reassurance by planning for your long-term security. Whatever your circumstances, we will work closely with you to create a financial strategy personalised to the specific needs relevant to you as an individual, your family or your business.

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.

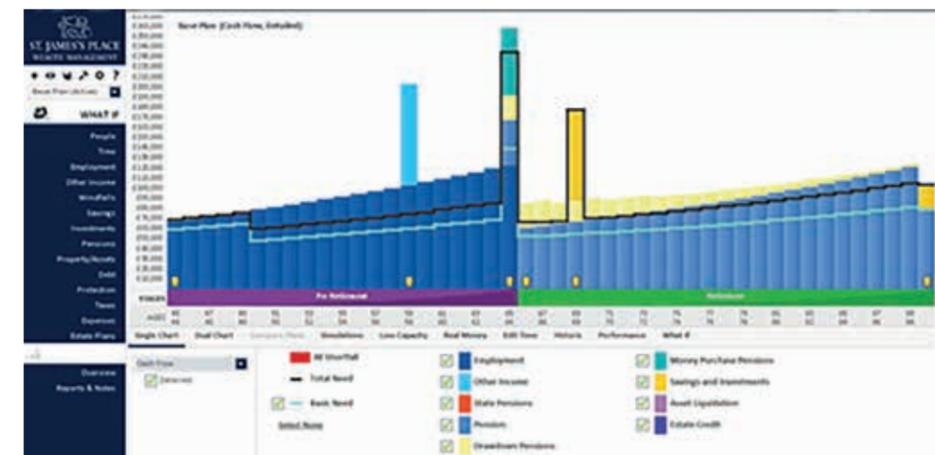


## CREATING A FINANCIAL PLAN

We will work with you to create a financial plan, documenting your short, medium and long-term objectives in order to create wealth for you and your family. We will also discuss what external factors may threaten the success of your financial plan and how we may protect against this.

Where appropriate, we use Voyant Adviser for Practice and Private clients in order to visualise your financial plans and account for:

- Cashflow and Retirement – forecast how today’s decisions will affect future finances
- Goals – identify individual key life events to personalise the planning process
- Investment planning – determine risk and objective-based asset management, affordability and debt reduction strategies
- Estate and Inheritance Tax – demonstrate estate values and potential tax liabilities
- Tax – explore tax planning options using reliefs, allowances and thresholds
- Simulations – determine how well financial plans handle life-changing situations
- Market crash – understand how resilient financial plans are to unexpected market movements



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.

## INTERGENERATIONAL WEALTH PLANNING

**S**ignificant wealth has traditionally passed from one generation to another after death. However, as UK demographics change, wealth is increasingly being transferred between generations during our lifetimes. A growing number of families are now seeking advice on how best to manage their wealth collaboratively across the generations.

Whether you would like to help your children onto the property ladder, contribute to a grandchild's education or wedding, or help your parents with later-life planning, careful consideration can ensure your wealth works harder for all your family without putting your own security and retirement comfort at risk. St. James's Place provides a range of family-oriented financial products and services, enabling families to work collaboratively to support each other across the generations. Working together, we can help you with a range of intergenerational planning needs:

- Protecting your family
- Investing for children
- Planning for parents' long-term care
- Helping loved ones onto the property ladder
- Helping to foster the right attitudes to wealth in the next generation
- Working with carefully selected legal teams to establish Wills and Lasting Powers of Attorney
- Estate planning and gifting
- Creating a trust fund
- Passing on your pension fund tax efficiently
- Planning the succession of your business

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.

Will writing and Lasting Powers of Attorney involve the referral to a service that is separate and distinct to those offered by St. James's Place and along with Trusts are not regulated by the Financial Conduct Authority.

## A DISTINCTIVE APPROACH TO INVESTMENT MANAGEMENT

Whilst many companies now offer a 'multi-manager' approach, the St. James's Place approach remains distinctive:

1. Unlike most other companies, St. James's Place only uses external investment managers for its funds. Whilst other companies will have an interest in directing as much business as possible to the investment funds managed by the 'in-house' fund managers they employ in order to maximise their own profitability, St. James's Place has no such conflict of interest or investment bias.
2. The Investment Committee of St. James's Place appoints and replaces managers on behalf of all of its clients, ensuring no client is 'left behind'. We do not wait to act if we have lost confidence in a manager. This contrasts with the approach of many other companies who simply try to provide access to as many existing funds in the market as possible. This leaves the individual investor with the difficult challenge of having to decide which of the investment companies and funds they believe is likely to produce the best results.
3. St. James's Place offers a range of investment styles that together provide real diversification for clients. Clients can create their own portfolio or invest in one of the range of Growth and Income Portfolios we have created to meet a variety of different investment objectives.
4. St. James's Place chooses the managers for funds based on their skills in active management rather than following a benchmark. As pointed out by the Myners Report<sup>1</sup> commissioned by the Treasury, institutional investment managers tend to invest the huge amounts of money they handle largely in line with market indices or industry benchmarks and many other companies are content to follow this line. St. James's Place insists that its managers are truly active rather than passive.
5. Clients of St. James's Place have the peace of mind of knowing that investment manager changes are implemented promptly and seamlessly. There are no explicit charges for changing a fund manager since it is simply that the responsibility for managing the underlying assets has been handed over to a new investment professional who will then make their own adjustments to the portfolio. Another important advantage is that there are no capital gains or Income Tax implications involved for investors in the change – this means that longer-term wealth strategies are not disturbed by unwanted taxable events.

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<sup>1</sup> Institutional Investment in the UK: A Review, Paul Myners, 2001



## OUR CLIENT SERVICE CHARTER

### THE TAILORED SERVICE WE PROVIDE TO YOU WILL INCLUDE:

- Face-to-face review meetings
- Availability to speak on the telephone between review meetings to discuss any financial matters important to you as your needs change over time
- Regular financial communications tailored to you and your interests
- Correspondence and literature that is clear and easy to understand
- Clarity and guidance in all aspects of your financial wellbeing

### THROUGH OUR CLIENT SERVICE REVIEW MEETINGS, WE WILL:

- Understand your financial circumstances and objectives
- Fully review your financial goals and adapt to any changes
- Review and, if applicable, rebalance your investment portfolio and fund choices
- Help you maximise your annual tax allowances
- Keep you up to date with legislation and Budget changes
- Help you to review your appetite for investment risk as your circumstances and priorities evolve, ensuring your investments continue to meet your requirements
- Encourage and listen to your feedback to ensure we maintain our exceptional standards

### WORKING TOGETHER, YOU WILL:

- Have a clear understanding of your personal and financial objectives
- Have a plan in place that is risk-adjusted and aligned to your objectives
- Have a proactive process in place to review your financial plan and consider ongoing advice opportunities as your needs change over time

### KEEPING YOU INFORMED

We will provide you with access to regular communications. This ensures that you are kept fully informed of how your money is being managed and up to date with all the latest economic information, including any key changes that may affect your financial future. We will agree with you at the outset what you can expect and when.

### THE RANGE OF COMMUNICATIONS AVAILABLE TO YOU INCLUDE:

- Online access to your Wealth Account 24 hours a day, via our website
- A Market Bulletin sent weekly, providing up-to-date market and economic information
- Tax year-end reminders of the available allowances and tax-saving opportunities
- Annual valuation reports of your investments
- An annual Budget report summarising the chancellor's Budget announcements
- The Investor magazine and access to the E-briefing Service
- Invitations to client events/briefings

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## CLIENT TESTIMONIALS

*“Simon has been most diligent in all aspects of my personal financial planning. He has always responded immediately to any issues and made personal visits whenever necessary to discuss matters. I feel confident that matters are in Simon’s hands and the status of my personal finance has shown steady growth throughout his management. I am also impressed with his management of my mother’s investments and the personal attention he has given her due to her elderly status. She is very happy with the service.”*

DAVID HINDOM,  
English Teacher, Honiton

*“Simon looks after an investment bond and a (small) family trust\* for me. I told him at the outset I have no interest in the choice of investments, only in the bottom line at the end of the year. He has never disappointed me. I have not had a moment’s worry and always feel my interests are safely protected in his hands. He takes the initiative suggest things when appropriate and obviously has a deep knowledge of what he advises on. He has my wholehearted recommendation as a most trusted & exceptional adviser.”*

CAROL WHELAN,  
Teacher, Former Solicitor and Barrister, Honiton

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\*Trusts are not regulated by the Financial Conduct Authority.

*“Would my modest collection of assets be of interest to a financial adviser? Would I find an adviser who could relate to me? Two fears that have been answered with a resounding yes!*

*The journey has only just started but the informal style, the sound advice and patience of a saint are all part of Simon’s approach. I would not hesitate in recommending Simon to anyone.”*

GH HUMPHRIES

*“Simon Bray has provided exceptional advice and information which he has communicated in a very clear and easy to understand method. We have had important financial decisions to make and he has advised us on all the options available and given us confidence in our decision making. We would happily recommend Simon’s services and have already recommended Simon to a good friend who is equally impressed.”*

MRS D J HUDSON  
Deputy Headteacher

*“Simon has been giving me financial advice for a number of years and he listens to what your future needs are and completes an individual plan for you that works.*

*The support and service Simon gives is exceptional and you feel safe and secure with the decisions he helps you make. I would not hesitate in recommending him to anyone and have done so and will continue to do so.”*

WENDY JORDAN  
Exeter

*“I met Simon in 2008. I had received a substantial inheritance but know nothing about financial management. He gave me clear sound advice which has born much fruit.*

*However, my primary reason for wholeheartedly recommending Simon is his basic humanity. His motivation is to personally care for the welfare of his customers rather than simply conduct a financial transaction. I would never consider employing anyone else’s services.”*

NEIL DAVIES  
Exeter

## YOUR PERSONAL 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.

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



WITTAS HOUSE | TWO RIVERS | STATION LANE  
WITNEY | WEST OXFORDSHIRE | OX28 4BH

OXFORD: 01993 225022

ENQUIRIES.SIMONBRAYWM@SJPP.CO.UK

[www.simonbraywm.co.uk](http://www.simonbraywm.co.uk)

PARTNER PRACTICE OF



**ST. JAMES'S PLACE**  
WEALTH MANAGEMENT

The Partner Practice 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](http://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. Simon Bray Wealth Management is a trading name of Simon Bray Wealth Management Ltd.

Simon Bray Wealth Management Ltd is registered in England & Wales No. 8520020.

Registered Office: Suite D, Pinbrook Court, Venny Bridge, Exeter, Devon, EX4 8JQ.

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