PW& PARTNERS
EDINBURGH FINANCIAL SPECIALISTS

ADDING VALUE TO FINANCIAL ADVICE

We are a highly qualified team of passionate and accessible Financial Advisers. We provide extensive Financial Planning and Money Management Services, whatever your financial situation, to support you in achieving complete Financial Wellbeing. We will help you plan for and handle all the financial ups and downs life might throw your way. From buying your first home and protecting your loved ones (should the worst happen), right through to retirement, estate, Inheritance Tax (IHT) & later life planning - ensuring your wealth ends up in the hands of the people it was intended, with the least amount of tax deducted.

Our ultimate aim is to help you make your financial goals, aspirations and dreams a reality, allowing you to live and love life!

PW & PARTNERS...HELPING YOU MAKE IT HAPPEN!

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WHY CHOOSE US

- We are a well-established, highly regarded Practice, founded in 2001.
- We provide advice on Investments, Pensions, Protection, Mortgages, Trusts & Estate Planning, Retirement Planning, Inheritance Tax Planning and Later Life Planning.
- We don't have a minimum criteria and do not have target driven outcomes – we will help anyone who is passionate about their hard-earned money and who has a genuine interest in growing their capital and saving tax.
- Your needs, circumstances, goals, dreams and aspirations are what will drive our financial solutions.
- You will have direct access to a team of dedicated individuals - 9-5pm Monday to Friday - through a way in which you choose to communicate. It may be by phone, email, video call or face-to-face.
- Appointments are available out with normal working hours by prior arrangement.
- We have a dedicated point of contact for every client to assist with all your administration needs – meaning you never have to deal with a call centre.
- Based in Edinburgh, our offices and meeting rooms are comfortable and welcoming for face-to-face meetings. We also have disabled access.
- We are a highly respected Practice, constantly recommended by other Professional Advisers (Solicitors, Accountants, Property Management Companies, Insurance Agents and Business & Life Coaches) in Edinburgh and surrounding areas.
- Our Practice comprises of numerous skilled and knowledgeable Advisers. With a range of qualifications including Fellow (recognised globally as the gold standard for Financial Planning professionals), Chartered Financial Planners, Diploma Qualified Advisers, and Mortgage Specialists, we offer comprehensive Financial Planning for every life stage. Our Practice also includes Practice Support Specialists recognised by the Chartered Institute of Insurance (CII).
- We have a strong presence on social media via LinkedIn, Facebook and Instagram. Ensuring you are kept up-to-date with developments within our Practice & Industry wherever you are.
- We are consistently looking to evolve our IT solutions, making it quicker and easier to liaise with you in an ever-changing world and environment.
- 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.**
- It's really important to us to give back and we ensure our business makes a regular donation to the St. James's Place Charitable Foundation which has raised over £145 million and distributed to good causes since 1992. We also support numerous other causes throughout the year.

WHAT YOU WILL RECEIVE

- Your own dedicated qualified personal adviser from start to finish, who will have a detailed understanding of your needs and how you like to be communicated with and advised.
- Exclusive access to circa 40 fund management teams worldwide (some of which are not available to UK investors by any other means than SJP).
- Actively managed funds and portfolios with regular reviews of fund managers and their teams – aiming for consistent and above benchmark performance.
- External highly regarded companies assist the SJP Investment Committee with their due diligence for true impartiality.
- Overall detailed reviews of all financial plans (including Pensions & Investments) – frequency and medium at your discretion.
- Regular analysis of your Investment/Pension Portfolio, with any fund switches usually being implemented within being very quickly (Mon-Fri) in the event of volatile markets.
- The option to review and provide guidance on externally held Investment/Pension Portfolios (no-obligation).
- Online access to your Portfolio, access to the SJP App, and electronic communication so you don't have lots of paper to deal with.
- Regular Market Bulletins, a company newsletter and budget updates.
- Invites to topical investment webinars and information sessions.

The value of investments can rise and fall. Positive returns are more likely if you invest for the long term, but this is not guaranteed and you could get back less than you invest.

Trusts are not regulated by the Financial Conduct Authority

...HELPING YOU MAKE IT HAPPEN!

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ADDITIONAL
SPECIALIST SERVICES

- Cash Flow Forecasting – to obtain a better insight into your plans for the future.
- Inter-generational Planning – active referral programme meaning we can also look after your family.
- My Documents, which allows you to collate all your financial and personal information in one place which can be passed to your Beneficiaries or the Executor of your Estate so they understand what you have and where it is.
- The establishment of Trusts and expert advice on Trustee investment planning.
- Access to specialists within the Tax, Legal, Inheritance Tax and Trust areas via highly experienced professional third parties.
- Stock Broking and Discretionary Fund Management service through Rowan Dartington, a wholly owned subsidiary of the St. James's Place Group.
- Cash Management Solution through St. James's Place, powered by Flagstone*, providing access to exclusive interest rates offered by private banks.

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*Please note that the services provided by Flagstone and third party specialists are separate and distinct to those offered by St. James's Place.

Senior Partner Practice
St James's Place

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