

St James's Place

Investing your money with SJP





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*It may not always feel exciting,
but all the advice we give is
always in your best interests.*
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Achieving your financial goals

Building the right investment portfolio. Protecting your money from inflation. Making your investments as tax-efficient as possible. In a world of media speculation, information overload and short-term views, this is easier said than done.

It can be difficult for you to find the right investment solution tailored to your personal financial aspirations. Dealing with the emotional ups and downs of investing – from market volatility to unforeseen events – can be even more challenging. If you make decisions based on a lack of detailed information or for emotional reasons, it's possible that you won't achieve your financial goals. This is where we come in. We know you are unique and every client is different. We don't believe in 'one size fits all' advice.

At SJP, we believe that relationship-driven, long-term advice, backed by a distinctive investment approach, is key to helping you achieving your financial goals. It may not always feel exciting, but all the advice we give is always in your best interests. We'll make sure your personal financial plan matches your objectives and your values. We'll also make sure you have access to the investment solutions best suited to you – and that you can feel confident and in control if you need to alter your plan, should your circumstances change.

We believe your financial wellbeing is the key to a healthier, happier and wealthier future.

Our purpose

We believe that many people today are under-insured, under-invested and sometimes aren't able to grow their money as much as they could. We're committed to working with you to address these issues. For your own future, and that of the next generation.

At SJP, we give you face-to-face, one-to-one guidance to help achieve your life goals. We'll help you choose from our leading range of products and solutions, investing your money in a way that feels right for you.

As an award-winning, FTSE company with over £179 billion in managed funds and a track record of success, we're proud to work with the best financial advisors available to you – our Partnership community. Working with your SJP Partner, you can feel confident in your financial choices, investing your hard-earned money to create a world you believe in, and a future you want to live in.

with over

£179 billion

in managed funds



Why investing matters

In today's modern world, there are two ways to make money. The first is to work for an income, either for yourself or for someone else. The other way to grow your capital is to invest your assets so that they work hard for you, increasing in value over time.

These are 3 key reasons to start investing.

01

Achieving your financial goals

Let's fast-forward and visualise your retirement. Are you enjoying it to the full? Now think about how much you're earning and saving today. When you are no longer working for an income, will the money you've made provide you with the retirement you've been dreaming of?

Many people are beginning to realise that a government retirement scheme will not be enough to support the lifestyle they imagine, or even continue the one they're currently enjoying. Investing is one way to help you accumulate and grow your assets, so they'll provide you with a steady stream of income to support you in retirement.

Investing helps you achieve your financial goals, however old you are. You may be just starting out, saving to buy a house or start a family. Done well, investing can help you get there quicker – and with more peace of mind.

02

Making tax simpler, and more efficient

Once you're clearer about your life ambitions and financial goals, there may be several tax implications to consider. If you hold assets in different jurisdictions, your tax obligations can be difficult to understand and might impact how much, or how fast, your capital grows. This in turn will slow your progress towards your financial goals. But, if you get expert advice, investing can often help you keep more of your money and reduce your tax burden. And the greater your assets, the more important tax-efficiency becomes.

03

Protecting your hard-earned capital against inflation

A major reason to invest is to outpace the 'invisible bug' of inflation, that can eat into your spending power over time. Inflation causes the prices of goods and services to rise, and your purchasing power to reduce. To beat inflation, you need your money to work harder for you. The interest rate often falls below inflation, so, putting all your money in a savings account alone will not necessarily give you the edge you need to grow your money. By investing your capital – and taking expert advice – you can give your returns the best chance of beating the inflation rate.

What makes SJP *different*

**Understanding and managing your wealth should be simple.
That's why we make it personal.**

At SJP, we specialise in providing you with high-quality advice, from high-quality professional advisers, to help you achieve your life goals. This is supported by access to our leading range of investment products and services.

However, we aren't just about investments. What we offer our clients is relationship-based advice covering a range of financial needs, including ensuring you and your family are well-protected in case life throws you a curve ball. Our expert advice is supported by leading investment management, and a focus on consistent, sustainable, long-term returns. If you couple this with our breadth of services, especially in the area of complex tax regulations that might impact your investment portfolio, both here and abroad, we hope you'll agree we have a winning combination.

Having expert guidance and a detailed financial plan in place means you can enjoy peace of mind and long-term security for you and your family.







Our approach to investing *your money*

The right investment solution, for the right need – why it's personal

We don't believe in 'one size fits all' advice. Every client is different, so every piece of advice is tailored to suit your needs, not anyone else's. We search for the right investment, protection, or tax advice for you, and we review it regularly.

Your Investment Committee

SJP has a distinctive approach to investment, managed by the Investment Committee. We call this 'your' Investment Committee because, although it sits centrally, the Committee works with the interests of you and our other investors in mind. The responsibility for selecting the range of funds and fund managers we work with sits with a group of executives and investment experts, supported by a number of independent consultancies. This Committee meets regularly to review performance metrics and consider detailed reports from each investment manager across the globe.

This approach means we can respond to market conditions as they change and ensures that we offer you the best support we can.

Portfolio management

The Asia Portfolio Committee debates and evaluates the full range of Portfolios and Funds offered across our Asian jurisdictions. It acts as a consultant to the Investment Committee, ensuring that you are investing in appropriate and optimally diversified investment solutions.

If a change in the marketplace calls for any portfolio changes, such as the addition of another fund or fund manager, the committee will select one. Equally, if the committee decides any existing funds or fund managers are no longer suitable, it will replace them.

This approach provides flexibility to respond to market conditions as they change and ensures that we offer you the best support we can.

Our investment *beliefs*

Putting your needs first has always been at the heart of what we do.

Our 7 investment beliefs give us a clear framework.



1. Great client outcomes

Achieving the right outcomes for our clients is the starting and finishing point for everything we do. We want to give you the confidence and independence to create the life you want.

2. Asset allocation

The main driver of investment returns is asset allocations. We create an investment strategy that fits your goals, your attitude to risk, and your investment horizon.

3. Diversification

Diversification between different asset classes and fund managers can improve client outcomes.

4. Active management

Active management of asset exposure and stock selection can add value. You'll likely see more changes in the future as we continue to evolve our investment proposition.

5. Understand the risks

Calculated risks within an investment strategy may be necessary to make the most of opportunities in the market. We will remove any unnecessary risks through diversification.

6. Disciplined research

We undertake thorough research supported by clear decision making, to select the best investments for you, rather than just giving you access to as many options as possible.

7. Responsible investment

Responsible investing is key to achieving long-term, sustainable returns. We're all committed to making sure we leave behind us a world worth living in.

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.

Keeping your money *safe*

Physical assets

When you invest in our products, we use physical assets such as shares, bonds, property, to back your investment. You are still the owner of your investment. You will have access to these physical assets in the unlikely event we become insolvent.

This differs from investments with a bank or a building society. They use your money to help them finance long-term loans to other clients. But if they don't have enough reserves, there is a risk that the money will not be available when you want it back.

What we guarantee

Confidence promotes peace of mind. So it's good to know that SJP guarantees the suitability of the advice given by members of the SJP Partnership when recommending any of the wealth management products and services available from companies in the Group.





Statement from Angelina Lai



Our ethos is built on a core commitment to achieving the best possible outcomes for you and ensuring that you are well served by our long-term, face-to-face, relationship-based approach to managing your financial affairs and helping achieve your objectives. It's our job to ensure you have the right financial plan, are invested in the right solutions for your circumstances, and have an appropriately constructed portfolio of investments that aligns with your beliefs, interests and appetite for risk.

SJP's success has only been possible due to a success in providing our clients with trusted, high quality, advice backed by consistent investment returns. This has allowed us to grow steadily over the years since our founding in 1991. In 2014, we expanded into Asia, and today, we are recognised as a leading international wealth management company with numerous accolades.

You can rely on us to:

1. Give you the confidence to embrace your tomorrow

Investing can be incredibly emotional, especially during turbulent times. We want to give you the confidence to make informed choices that support your financial wellbeing. By working together to create a detailed financial plan, we'll provide you with an appropriate amount of information. So, you enjoy greater certainty, security, and peace of mind.

2. Help you achieve your personal goals

Providing you with high quality, face-to-face, personalised advice through our expert advisers, we help you plan effectively and act when you need to, adjusting your plans as your priorities evolve.

3. Enable you to create a world you believe in

We'll give you access to the right investment opportunities, letting you use your money to create a positive impact, for people and our planet.

Your experience with us will be personal to you. But together, we strive to make your wealth the asset it was always meant to be – something that allows you to create a future – and a world – that you believe in.

Sincerely,

Angelina Lai
Asia Chief Investment Officer

***Put simply, our approach means
that we achieve the best outcomes
for you and your loved ones.***

***Ready to take the steps
that could secure your future?***

Talk to your Adviser today.



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Please note that the St. James's Place approach to investment management only applies to St. James's Place products.

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.

An investment in equities and shares will not provide the security of capital associated with a deposit account with a bank or building society.

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. You are advised to seek independent tax advice from suitably qualified professionals before making any decision as to the tax implications of any investment.



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