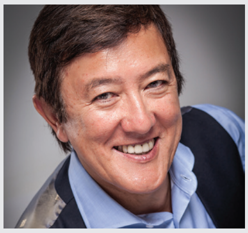
GREENWOOD
WEALTH SOLUTIONS
BUILD . PROTECT . DIVERSIFY

CLIENT SERVICE CHARTER

INTRODUCING YOUR PERSONAL WEALTH MANAGEMENT SERVICE

As a client of St. James's Place you have access to a comprehensive range of wealth management advice and receive an extremely high standard of personal service. The St. James's Place Client Service Charter sets out what you can expect to receive.



PETER GREENWOOD
Chartered Financial Planner

- **Professional Financial Expertise** – I am both a Chartered Financial Planner and a Chartered Certified Accountant. Although, I am no longer practising as an accountant. This is particularly beneficial for Business Owners and Directors as I am able to work with their Accountants to provide both business and personal financial advice.
- **Ongoing Tailored Wealth Management Advice** – we offer a tailored advice service to all clients. As your individual circumstances change, we can help you with ongoing support to achieve your financial goals. The comprehensive wealth management advice service we offer broadly covers;
  - preserving and building capital
  - reducing Inheritance Tax liability
  - funding for later life and long term care.
  - planning for a successful retirement
  - gaining financial protection against risk
- **No Obligation Full Financial Review in your home or business** – this usually consists of one to two meetings and may include a report. The no obligation review will allow you the opportunity to gain confidence in the service I and St. James's Place will deliver.
- **A Distinctive Approach to Investment Management** – At St. James's Place we recognise that no single investment house has a monopoly on investment expertise. Hence, we provide access to a carefully selected group of external managers of outstanding ability to manage our range of funds. The external fund managers are selected and closely monitored by our Investment Committee on behalf of our clients. The Investment Committee is, in turn, supported by a number of independent external consultancies that are able to provide extensive research into the investment management universe.
- **Annual Confidential Review** – Regular face-to-face reviews and telephone reviews are an important part of the ongoing service. A full review of your finances can also be conducted at your convenience.
- **'My Documents'** – This document is exclusively available for clients of St. James's Place and is designed to ensure that your key professional contact details and summary information of your financial affairs are held in one place.
- **Online Investment Valuations** – Visit our website **www.greenwoodwealthsolutions.co.uk** to access information, details and current valuations of your St. James's Place investment holdings at your convenience.
- **Annual Wealth Account** – This is an annual statement confirming the values of all your St. James's Place investments and policies.

Guaranteed Advice – 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.

EXCLUSIVE CLIENT COMMUNICATIONS AND EVENTS

There is also a range of exclusive wealth management communications, briefings and client events for you to choose from. These will ensure you remain up-to-date with all the latest economic information, including any key changes that may affect your financial future.

- **Insights** – online access to news and thought-provoking articles on matters that affect your wealth via my website. Articles cover a variety of topics, from the latest market data and fund managers' perspectives, through to key issues and developments in tax and pension planning.
- **E-Briefing Service** – an exclusive programme of wealth management email communications delivered directly to you on a daily, weekly, monthly or quarterly basis. You can select your personal areas of interest from a range of topics; to register, please visit www.greenwoodwealthsolutions.co.uk.
- **The Investor** – this popular 'coffee table-style' magazine contains a variety of thought-provoking articles and fund manager insights on current market as well as their views for the future. This publication is produced quarterly.
- **Client Events** – periodically events may be arranged; these may be simply for entertainment or to discuss topical issues with likeminded individuals and a specialist presenter. Your suggestions are always valuable and your guests are always welcome.

If you would like to know more about the St. James's Place Client Service Charter or if you have any other financial questions or concerns you wish to discuss, please contact Peter Greenwood on **01243 850030**.

Kind regards

PETER GREENWOOD FPFS, FCCA
Principal of Greenwood Wealth Solutions
Chartered Financial Planner
Chartered Certified Accountant – non practising
Associate Partner Practice of St. James's Place Wealth Management

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SOLLA Society of Later Life Advisers

WE PUT OUR CLIENTS FIRST

St. James's Place Wealth Management has built long-term, trusted client relationships and we are delighted to have received a number of prestigious awards over the years.

ASSOCIATE PARTNER PRACTICE OF ST. JAMES'S PLACE WEALTH MANAGEMENT

Investors Chronicle FT Investment and Wealth Management Awards 2014 Winner

COLWMA City of London Wealth Management Awards WINNER 2015

WINNER Personal Finance Awards 2014/15 Best financial adviser 2014/15

THE FDs' EXCELLENCE AWARDS PENSION FIRM OF THE YEAR 2015

wealthadviser AWARDS 2014 Best Private Client Investment Manager

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. The title 'Partner Practice' is the marketing term used to describe St. James's Place representatives.