



Everyone
deserves financial
peace of mind



Whether you're building a business, raising a family, juggling life's many demands or you're heading into retirement, financial peace of mind means knowing you have the means to live life the way you choose.

Not just today, but tomorrow too.

Unlock Your Future



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Welcome





Darren Mercer FPFS

Managing Director

At Mercer & Associates, we help you and your loved ones plan for the future you want. Based in Chester but with a nationwide reach, we take time to get to know you, building a long-term relationship and a focused financial plan designed to deliver on your aspirations and goals.

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Our Story

The journey to financial peace of mind is different for everyone, and the route can be complex. That's why it's so important to work with a Partner who takes time to get to know the real you, and who understands all the possibilities and challenges ahead.

For the team at Mercer & Associates, building long-term relationships and guiding our clients towards financial peace of mind has always been our mission. We don't believe in off-the-peg solutions or one-off advice. We design effective financial strategies for clients at every stage of life, and we stay with them to make sure their plans remain on track towards success.

Ever since we were founded by Darren Mercer in 2007, our commitment to personal service and integrity has remained at the heart of our process. So whether you want to grow your wealth, protect what you've earned or pass it on to future generations, you can trust us to help you make the choices that unlock the future you want.



[Watch our video](#)

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Our Values

“The business is founded on strong family values and excellence in planning”



Integrity &
Family Values



Trusted
meaningful
relationships



Dedication
to excellence
in service



Technical
excellence

[Our Services](#)



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Your Personal Wealth Management Service

Your ongoing service will include:

Regular face-to-face review meetings	Help with maximising annual tax allowances
24 hour guarantee on responding to queries on working days	Updates on legislative and budget changes
Telephone based contact between meetings	Updates on advice opportunities as your circumstances change
Regular communications tailored to you and your interests and needs	Introductions to leading technical expertise and external consultants
Access to literature that is clear and easy to understand	An introduction to a comprehensive trust* planning service
Clarity and guidance on all aspects of your financial wellbeing	Capital gains tax planning service
Full reviews of your plans, circumstances and objectives	Regular inheritance tax assessment
Continued review of your appetite to investment risk as your circumstances change	Retirement forecasting
Review and, if applicable, rebalance your portfolio and fund choices	Lifetime cashflow planning

We will provide you with access to regular communications and invitations to exclusive events to ensure 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 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.

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.

Trusts are not regulated by the Financial Conduct Authority.

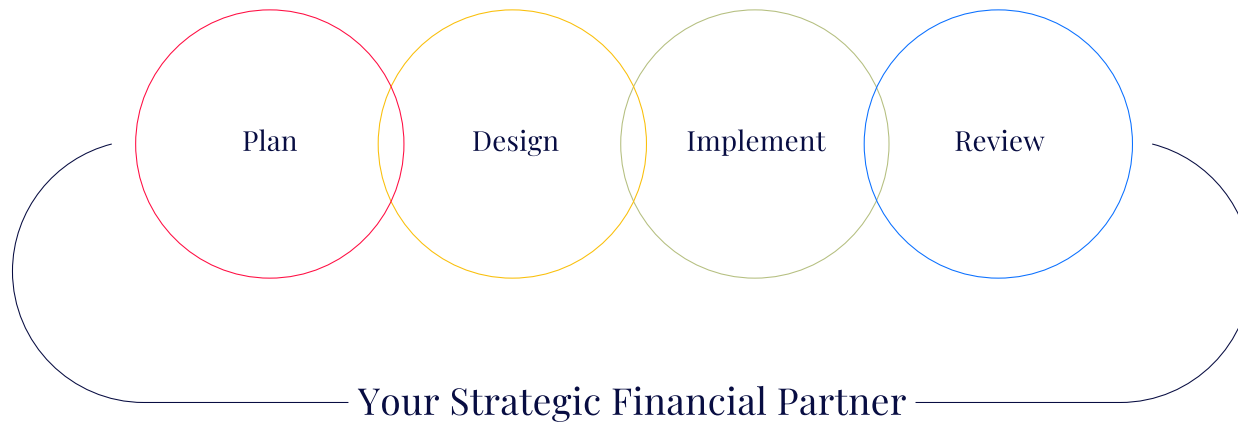
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Our Process



Whatever your aspirations and goals for you and your family, a robust strategic financial plan can help make them happen. And although life will always be unpredictable, we can help you prepare for the uncertainties ahead.

From growing your wealth to protecting what you've earned to securing your children's future, we take a holistic approach to designing your strategic financial plan. We can even protect your income in case you're unable to work, and help make sure your will is properly written to look after the people you love.

Will writing involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills are not regulated by the Financial Conduct Authority.

[What Our Clients Say](#)



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What Our Clients Say



“The advice, service and support we have always been given by Darren Mercer has consistently been trustworthy and first class. Our interests have always been placed first and his professional yet personal approach is always very appreciated. We certainly would have no hesitation in recommending him to anyone.”

Tracey Jones | Private Client

“In June 2013 we engaged Mercer & Associates to audit and advise on myself and my co-Directors financial wellbeing. Since then we have been impressed with the advice, and expertise when making recommendations on personal and Company wealth management. We now have the comfort of knowing that all eventualities are catered for, both personally and professionally. The results speak for themselves. Well done Darren and the Mercer team.”

Miles Brookes | Business Owner



Watch Our Client Reviews Video

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Senior Partner Practice

**St
James's
Place**

Why we are a Senior Partner Practice of St. James's Place

St. James's Place gives us access to a wide range of additional resources and other specialist professionals, which means we're able to offer you an even more comprehensive and valuable service.

From the latest legislative and regulatory information to staying up to date in a rapidly changing world, we can provide you with an even better experience.

This also gives you access to the SJP distinctive investment management approach – they currently manage client funds of £220 billion.

In addition to these important benefits, St. James's Place also guarantees the suitability of the advice we give you. So when we discuss products and services with you, you can be absolutely sure that our advice always has your best interests at heart.

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

[Learn more about SJP](#)

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.

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Contact Us

To find out more about any aspect of our service, simply get in touch.

 01244 409 610

 Heritage Place
1-2 Grosvenor Court
Chester
CH1 1HG

 info@mercerandassociates.co.uk

 mercerandassociates.co.uk

Mercer & Associates Wealth Management Ltd is an Appointed Representative of and 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 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.

Mercer & Associates Wealth Management Ltd is registered in England and Wales, Number 6532938. Registered Office: Heritage Place, 1 - 2 Grosvenor Court, Foregate Street, Chester, CH1 1HG.

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