MANDERS
FINANCIAL SERVICES

ENJOY TODAY, PLAN FOR TOMORROW

Senior Partner Practice

St James's Place

OUR PRACTICE IS BUILT ON

TRUST, INTEGRITY AND EXPERTISE

Ensuring our clients benefit from financial strategies that meet both their personal, family and business needs.

For every milestone good or bad, there's a financial decision to be made

MANDERS FINANCIAL SERVICES

SENIOR PARTNER PRACTICE OF ST. JAMES'S PLACE

Planning for a secure future, be it for yourself, your family or your business, is one of the most important steps you will ever take. Changes to your circumstances, the effect of inflation and tax changes will require you to regularly review and act upon your financial situation.

As a Senior Partner Practice of St. James's Place, we can share our years of experience to provide you with the tools, knowledge and experience, designed to meet your short and long-term needs.

We can help you reach your financial goals by offering you the appropriate advice and guidance now, and by ensuring that any plans put in place remain effective in the future no matter how your circumstances change.

We strive to ensure our clients can enjoy their wealth now, knowing that financial plans are in place for later life.

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I am fully aware that financial planning can be confusing and daunting at times. With my team we are here to help meet our clients’ financial objectives allowing them to feel confident about their future.

JENNY MANDERS
Director & Principal Adviser

Friendly, professional and reliable

YOUR PERSONAL FINANCIAL
PLANNING JOURNEY

The essence of our business is to help make it easier and simpler for you to manage your wealth, and we achieve this through the provision of personal, face to face financial planning that is designed to suit your individual long-term requirements.

Every person is different, and so it is reasonable to assume that no two people have the same needs and objectives when it comes to their financial planning. With something as individual as this, there are no ‘off-the-shelf’ solutions and we understand that a plan has to be right for you so in our experience, what works for one, would not work for another.

Basing our service on this principle, we have built exceptionally strong and trusting relationships with our clients, with an emphasis on their longevity and personalisation.

Together, we create a working plan, providing you with a clear direction towards meeting your financial goals. This includes clarifying your objectives and researching all options available to you.

We will monitor your plan closely and make adjustments as and when appropriate, as we appreciate that your personal circumstances , opportunities and legislation all develop over time.

Our job is to plan for today, so that you can enjoy tomorrow.

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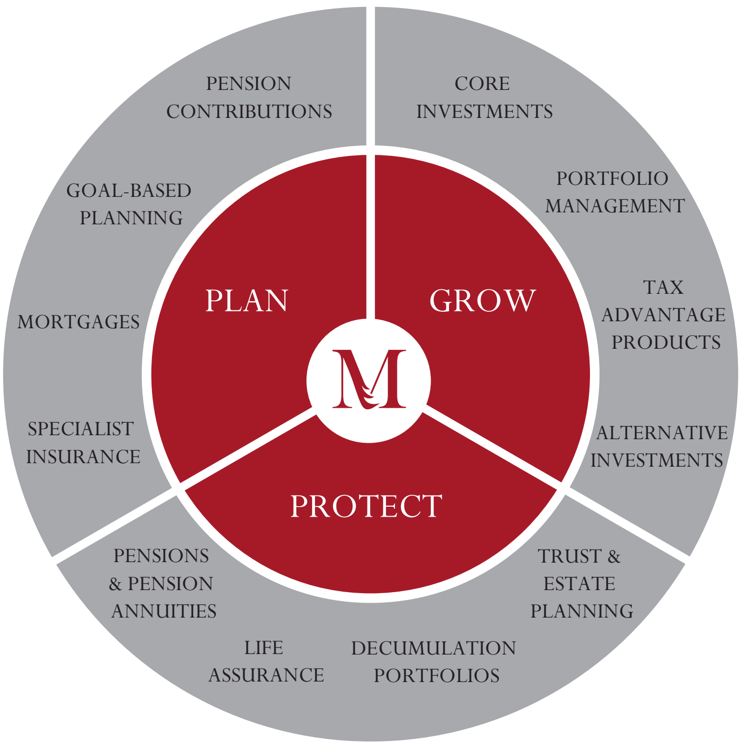
We both feel we are valued clients and our best interests are always viewed and considered. We have always received trustworthy advice which is given in our best interest and excellent service. We would both highly recommend Jenny Manders to anyone, with confidence.

JEREMY VEALE - Martock

Approachable & knowledgeable

YOUR COMPREHENSIVE RANGE
OF FINANCIAL SOLUTIONS

We advise on many aspects of financial planning, helping individuals of widely differing financial resources or life stages. This includes access to the exclusive St. James's Place products, which offer many important benefits. Perhaps the most remarkable is the St. James's Place distinctive approach to investment management. We are also able to assist businesses in the increasingly complex area of corporate financial planning.



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.

Trusts are not regulated by the Financial Conduct Authority.

OUR MANDERS TEAM

DEDICATED TO IT'S CLIENTS

JENNY MANDERS **Director & Principal Adviser**

Jenny started her career with HSBC and NatWest in 2001 before starting her own Practice in 2012. With Jenny's proven track record of giving trusted and specialist advice to individuals and their families for over two decades. She has a keen interest in the complexities of inheritance tax, investments and helping clients access the opportunities available within retirement planning.

SOPHIE MILSOM **Financial Adviser**

Sophie started out her career in the financial services industry in 2017, with a clear passion to build long-lasting relationships with clients built on trust and expertise. With ever-changing rules and regulations within this sector, Sophie recognises that it is her responsibility to take away the stress and challenges of financial planning from an individual and give them the reassurance that they are equipped for all the stages of their life.

Our highly professional administration team, holding the highest level of internal qualification, supports Jenny and Sophie in delivering an exceptional client experience.

VICTORIA FORSTER

Partner Support Specialist

Victoria joined Manders in January 2017 and has expanded her role to that of Partner Support Specialist, using her experience to support the Practice's two advisers, Jenny and Sophie.

PAIGE MARINER

Client Liaison Manager

Paige joined Manders in May 2019 as a Business Administration apprentice and has since progressed her role to that of Client Liaison Manager, taking an active role in client interactions.

JOSIE FARLEY

Partner Support

Josie joined Manders in July 2024 as a Business Administration apprentice and is now developing her role as Partner Support, contributing to the smooth running of the practice.

GIVING BACK

TO OUR LOCAL COMMUNITY

SUPPORTING LOCAL TEAMS & CHARITIES

The Practice is honoured to be able to support local team sports within Somerset from the Middlezoy Rovers club Under 13s to the Veterans at Forton Rangers Football Club and the ladies teams at Ilminster Football Club. Everyone at Manders feels strongly about the camaraderie and mental health benefits generated by being part of a team, and is thrilled to be able to get involved with these local organisations. One of the charity's much loved fundraising activities is Home Farm Fest, the annual three-day festival near Yeovil.

Credit: Home Farm Festival, Tim Badger Photos

SCHOOL IN A BAG

Another worthwhile organisation that Manders' support is School in a Bag, the Somerset based charity. Their mission is to provide educational resources to children in disadvantaged areas around the globe.

PLANNING

YOUR RETIREMENT

Whether retirement is many years away or just around the corner, unless you start planning for retirement now, there is a great danger that you could outlive your savings.

The golden rule is to find out exactly how much you are going to need in retirement – and to start planning for it now.

The stark reality is that the majority of us need to save more. With people living to a greater age, retirement can now last longer than the time we spend working so we all must accumulate more when we are earning to meet extra costs of living longer. The decisions we make today will dictate the standard of living we will enjoy in retirement.

And beware the cost today – the earlier you make a start, the easier it will be to create the retirement lifestyle you will want. You need to commit to a plan, and take action.

The value of a pension 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 invest.

MY DOCUMENTS

The 'My Documents' service when completed provides an invaluable quick reference point to all of your personal affairs and critical information – taking away a great deal of time and worry for your beneficiaries when those difficult times come.

INHERITANCE TAX

AND ESTATE PLANNING

We can create and implement highly effective tax-minimisation strategies, with a particular emphasis on reducing your estate's liability to Inheritance Tax.

If you are deciding who is to benefit from your Estate or are expecting an inheritance yourself, careful planning can prove of vital importance. Inheritance Tax affects an increasing number of families and therefore effective use of the current exemptions should be made.

We are able to offer a diverse and innovative approach to financial planning, using a number of leading products by specialists in the field available through St. James's Place. These include:

- Specially tailored schemes for Inheritance Tax
- Suitable Trust (not regulated by the Financial Conduct Authority)
- Estate planning that can include the use of Investment vehicles and protection plans.

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.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

THE ST. JAMES'S PLACE
DISTINCTIVE APPROACH

Successful investment, whether it is in the form of pension provision, capital creation or income maintenance, is critical to your future wellbeing, but it is a field which presents a unique challenge as future performance is unpredictable. Unlike most other financial service companies, St. James's Place do not employ in-house fund managers because they believe that no single investment house has a monopoly of investment expertise.

Instead, a number of respected external investment houses are carefully selected to look after their range of funds. The cornerstone of this approach is the Investment Committee, which is advised by a number of independent external consultancies.

The Investment Committee has a responsibility of selecting, monitoring and changing external fund managers. The Committee meets quarterly to review performance and consider detailed reports from each external firm; the Committee will select one. If the Committee loses confidence in the ability of an existing firm of managers it will replace them, without any tax implications or charges to the client. This approach provides the flexibility to respond to market conditions as they change and the certainty that St. James's Place are employing the best fund managers.

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.

YOUR PERSONAL
GUARANTEE

As a Senior Partner Practice of St. James's Place, we can provide you with the reassurance that St. James's Place guarantees the suitability of the advice given by member 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. This quite simply gives you reassurance and peace of mind when planning your financial future.

MANDERS
FINANCIAL SERVICES

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Senior Partner Practice

St James's Place

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