COCKBAIN & ASSOCIATES

WEALTH MANAGEMENT

Guiding your future. Securing your legacy.

Managing Partner Practice

St. James's Place

Welcome to our Practice

We're delighted to welcome you to Cockbain & Associates and introduce our new Practice brochure, created to give you a clear and engaging overview of who we are, what we stand for, and how we support our clients throughout every stage of their financial journey.

At the heart of our Practice is a simple belief: financial advice is most effective when it is tailored, forward-thinking, and built on trust. Inside, you'll discover 'Our Story' and the values that shape our approach, along with our 'Wheel of Service' and our partnership with St. James's Place, which provides access to world-class insight and investment expertise.

We'll walk you through 'Our Client Journey', showing what you can expect from your first meeting onwards, and under 'Here for Our Clients', you'll learn how we build long-lasting relationships grounded in tailored advice. You'll also meet 'Our People' and explore 'Our Approach & Your Success', where your goals remain at the centre of everything we do.

'St. James's Place's Investment Philosophy' outlines the disciplined thinking behind our recommendations, while 'Visualising Your Finances' showcases the tools that help bring your financial future to life. Finally, you'll find 'Client Testimonials' and a section on 'Giving Back', reflecting our commitment to the local communities we serve.

We hope this brochure gives you a strong sense of who we are - not just as advisers, but as a team dedicated to making a meaningful difference in the lives of our clients.

We look forward to supporting you on your financial journey.

The Team at Cockbain & Associates.

Our story

For more than two decades, Cockbain & Associates has grown from a small family-founded practice into a trusted and respected partner for individuals, families, and businesses seeking clarity and confidence in their financial future. Since opening our doors in 2003, our mission has been rooted in delivering truly personalised, relationship-led financial advice, an ethos that continues to guide us today.

As a Managing Partner Practice of St. James's Place, we combine the care and familiarity of a local, client-first Practice with the strength, expertise, and resources of one of the UK's leading wealth management organisations. This enables us to support clients through every stage of their financial journey.

Our history is one of steady growth, deepening expertise, and an unwavering commitment to the values instilled by our founder, Ian Cockbain. From relocating to a more accessible base in Formby to expanding into our current offices as our team and client community grew, every milestone reflects our dedication to providing exceptional advice with integrity, continuity, and genuine care.

Today, we continue to build on that legacy honouring our past while helping our clients move confidently into the future.

2003 Cockbain & Associates Wealth Management is founded, marking the beginning of our commitment to trusted, personalised financial advice.

2015 The Practice relocates from Liverpool to Formby, creating a more accessible base for our growing client community.

2019 We move into our current offices, reflecting the continued expansion of the business and our team.

2022 We sadly lost Ian Cockbain Senior, whose leadership and values remain at the heart of everything we do to this day.

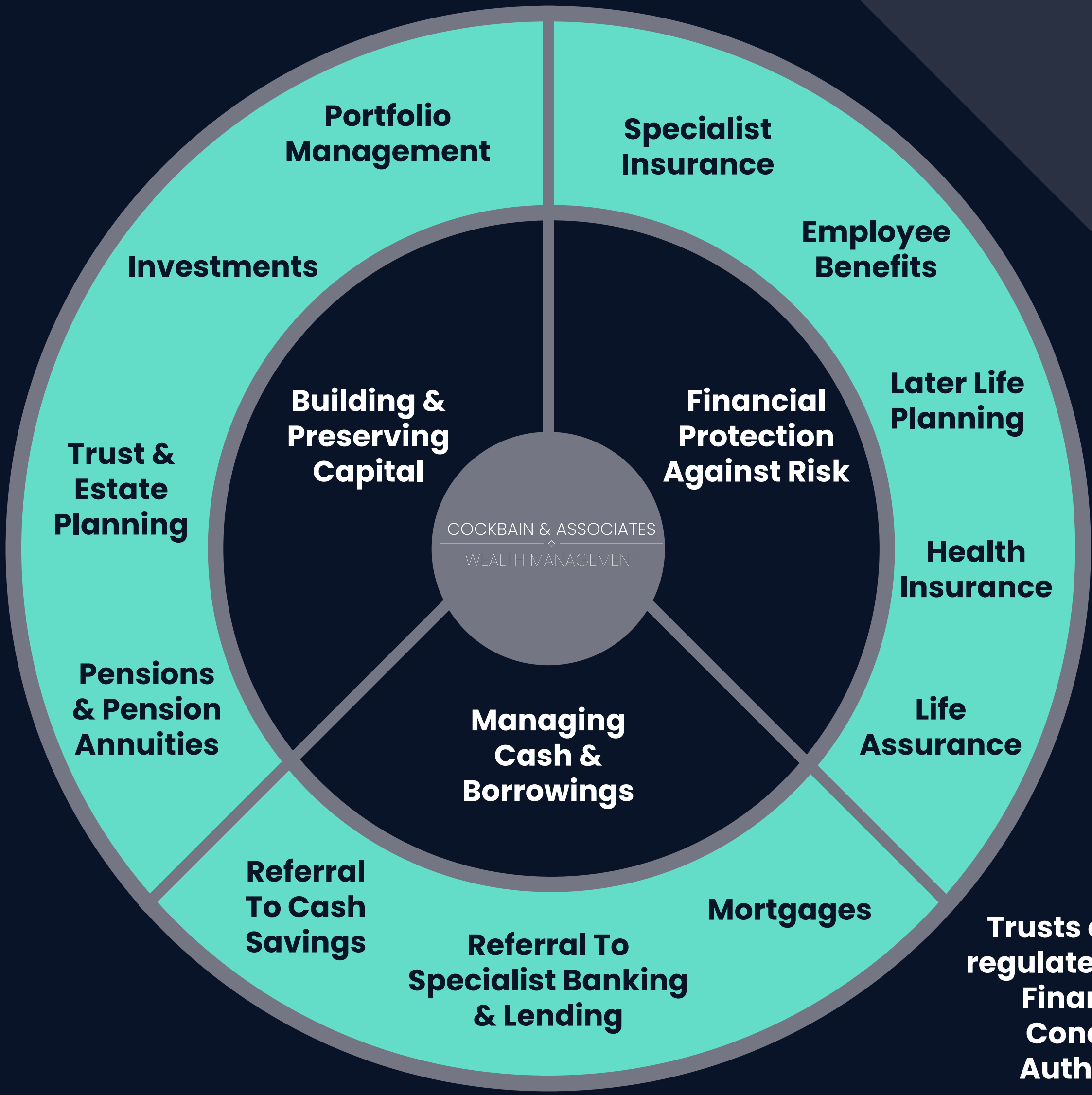
Today We continue to grow and support our clients with the same care, integrity, and dedication that Ian always championed.

Our range of services

Supporting you and your financial journey.

At Cockbain & Associates, financial planning is about seeing the complete picture. Our holistic service brings together the key areas of your financial life, helping you protect what you have, grow your wealth and plan confidently for the future.

Each element of our service is connected, creating a strategy that evolves with your needs. We provide ongoing advice and regular reviews so your plan stays aligned with your goals at every stage of life.



Trusts are not regulated by the Financial Conduct Authority

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.

Please note that where there is a referral service, the service provided is separate and distinct to those offered by St. James's Place.

A plan for every life stage

Building & Preserving Capital
Through investment planning and portfolio management, we help grow your wealth in a measured, disciplined way, balancing opportunity with risk and focusing on long-term stability.

Managing Cash & Borrowings
From mortgages to lending and cash management, we support smart decisions around borrowing and liquidity to maintain financial flexibility.

Financial Protection Against Risk
Life assurance and protection planning help safeguard your income, family and lifestyle against unexpected events.

Pensions & Retirement Planning
We design pension strategies that support sustainable retirement income and financial independence in later life.

Trust & Estate Planning
Careful estate planning helps protect your wealth and ensures it passes efficiently to future generations.

Health & Later Life Planning
We help you prepare for later life with guidance around healthcare and financial security.

Employee Benefits & Corporate Planning
For business owners and employers, we provide advice that supports both business success and personal financial wellbeing.

When every part of your finances works together, planning becomes clearer and more effective. Our role is to guide you with ongoing advice and support, helping you make confident decisions now and for the future.

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Strength in partnership

When you choose Cockbain & Associates, you benefit from trusted, personalised financial advice delivered through our role as a Managing Partner Practice within the St. James's Place Community.

Together, we combine local, face-to-face planning with the backing of one of the UK's largest wealth management organisations, giving you access to advice, investment solutions and support that span the full spectrum of financial planning.

Built on experience, backed by strength

The St. James's Place investment approach means your money is invested through carefully selected funds and portfolios, drawing on expertise from multiple external investment managers rather than just one source. This allows for diversified solutions designed around long-term objectives and evolving market conditions.

Our clients benefit from:

- **Local expertise, personal service** — Cockbain & Associates offer tailored advice based on your circumstances and aspirations.
- **Global investment resources** — St. James's Place taps into specialist managers around the world to help meet your long-term goals.
- **Shared commitment to long-term planning** — planning, investment and protection come together in a framework designed to adapt as your life changes.

By being Appointed Representatives of St. James's Place, here at Cockbain & Associates we can focus on what matters most, helping you build a personalised plan, stick to it and adapt it over time. Our combined strength supports your long-term financial wellbeing with both local advice and national investment capability.

Did you know?

Your investments are continuously monitored : St. James's Place has a dedicated investment research team that reviews fund managers on an ongoing basis, so your portfolio is actively overseen, not left untouched.

You benefit from multiple investment experts: Rather than relying on a single investment house, your money is managed by carefully selected specialist fund managers around the world, helping spread risk and opportunity.

Advice doesn't stop after the plan is created : Financial planning is an ongoing relationship. Regular reviews ensure your strategy adapts as markets, legislation and your life change.

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How we work with you

Step 1
Discovery Meeting

We start by getting to know you. This first meeting is about understanding your life, priorities and goals. We discuss your current financial position, family life, future aspirations and any concerns you may have. This forms the foundation of your personalised financial plan.

What to expect:
- A relaxed, confidential conversation
- A full picture of your finances and objectives
- Clear next steps agreed together

Step 2
Building Your Plan

Using the information gathered, we design a tailored financial plan aligned with your goals. We assess investments, pensions, protection and tax-efficient opportunities, ensuring each recommendation fits your long-term strategy.

What to expect:
- Personalised recommendations
- Transparent explanation of options
- A plan built around your life

Step 3
Implementing Your Strategy

Once you're comfortable with the strategy, we put your plan into action. Our adviser and client support team handle the administration and coordination, keeping the process smooth and efficient while keeping you fully informed.

What to expect:
- Professional, guided implementation
- Secure digital access to your accounts
- Ongoing support from our client team

Step 4
Ongoing Reviews & Support

Financial planning doesn't stop once a plan is in place. We provide structured annual reviews, regular communication and access to your adviser whenever needed. Your strategy evolves with your life, market conditions and legislation.

What to expect:
- Annual review meetings
- Interim check-ins where required
- Regular updates and educational insights
- Access to events, webinars and resources
- Continuous support from our team

A Long-Term Relationship

Our role is to guide you through every stage of life. As your circumstances change, your plan adapts, ensuring your finances remain aligned with your goals. We measure our success by your financial wellbeing and peace of mind.

Here for our clients

Our expert team is made up of two key functions: Financial Planning and Client Support. Our financial advisers are the largest team within our business, and this is to ensure that every client experiences a personal and dedicated service throughout your journey with us. Supporting our advisers is our client support team who operate as four key departments: administration, paraplanning, operations and marketing. Our support team are experts in their fields and maintain an exceptional level of client servicing from providing adviser support, to ensuring that your financial plans are processed with the utmost attention to detail.

Financial Adviser

Works with you to look at the 'bigger picture' of your finances, understand what you want from life, and helps you to get there.

Uses their expertise to create a financial strategy that works for you.

Helps to put you in control of your finances so you can make the best decisions for you and your loved ones.

Provides a road map for your financial future and helps you remain on track to achieving your goals.

Client Support

Your first point of contact. Always at the end of a call or email to answer any questions or queries you may have.

Assists in the implementation of your financial plan.

Assists in the preparation of comprehensive reports for you and your adviser.

Provides a broad range of technical knowledge and skills to assist you and your financial adviser, with your goals at the forefront of everything we do.

Paraplanner

Collaborates with financial advisers to understand clients' financial goals and create a comprehensive overview of your situation.

Applies expertise in investment planning to assist in crafting tailored financial strategies.

Supports clients in making informed decisions.

Assists in documentation, implementation, and ongoing monitoring of financial plans, ensuring compliance and continuous improvement.

Our promise to you

At Cockbain and Associates, we are committed to providing exceptional financial advice and services tailored to your personal and professional needs. We place you at the heart of everything we do, working diligently to help you and your family achieve your life goals and aspirations. We recognise that circumstances and needs change throughout life, and that everyone may experience periods of vulnerability. These can result from various factors including health issues, age-related concerns, sudden income loss, bereavement, or relationship changes.

Meeting structure and frequency

All clients receive a comprehensive annual review meeting with their dedicated adviser, where we will:

- Review your current financial position and circumstances
- Assess product suitability and performance against benchmarks
- Evaluate fund choices and performance
- Identify unused allowances and tax-efficient opportunities
- Discuss new products that may benefit your situation
- Address recent or upcoming legislative changes
- Review ongoing objectives and explore any new goals
- Update your financial plan as required

Our specialist advice

Our clients are supported by a dedicated team of specialist advisers, paraplanners, and client service professionals. Working closely together, they bring clarity, care, and technical expertise to every stage of the financial planning journey.

Our advisory capability spans the full breadth of financial planning. Whether clients are navigating major life milestones, managing complex financial arrangements, or seeking strategic long-term guidance, our advisers provide insight, structure and confidence where it matters most.

How we support our clients

Comprehensive Financial Planning
Holistic strategies that bring every part of a client's financial life into focus

Investment Planning
Tailored portfolios built around objectives, risk, and long-term growth.

Retirement Planning
Clear planning to help clients prepare for, transition into, and enjoy retirement confidently.

Family & Intergenerational Wealth
Support for families looking to protect assets and pass wealth on effectively.

Later Life planning
Guidance on navigating later-life care needs and funding options.

Mortgages & Property Finance*
Advice across residential, specialist and complex lending requirements.

Sports Professionals
Specialist support tailored to the unique career paths and financial needs of athletes.

Business Owners & Entrepreneurs
Integrated personal and business planning, from tax efficiency to long-term succession.

Protection Planning
Solutions that safeguard clients and their families from financial uncertainty.

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Working together for your financial future

Across every specialist area, our team is united by a commitment to excellent client support. We take the time to understand what matters most to our clients, working collaboratively to deliver tailored, forward-thinking advice. This consistent, client-centred approach sits at the heart of our Practice and underpins every relationship we build.

Investment management

Building long-term, resilient solutions
As a Practice, our priority is helping clients achieve long-term financial confidence. To do that, we Partner with St. James's Place who provide the robust investment framework, research capability and governance behind the solutions we recommend. **Together, we combine trusted advice with institutional-level investment expertise, giving you access to diversified portfolios designed for long-term success.**

What Underpins The SJP Approach

Discipline: A clear, repeatable process designed to avoid reactive decisions and stay focused on long-term goals.

Diversification: Portfolios are built using a wide mix of asset classes, strategies and managers to improve resilience in different market conditions.

Active, evidence-based thinking: SJP's investment team make informed, research-driven decisions, accepting short-term volatility in pursuit of long-term outcomes.

Client focus: Every solution is designed with client goals at its centre, a philosophy shared between Cockbain & Associates and SJP.

Managing Your Investments

1. Asset Allocation: SJP determines where and how to invest by analysing long-term expected returns, valuations, economic conditions and market behaviour. They focus on fundamental value rather than short-term noise.

2. Selecting and monitoring fund managers: SJP searches globally for managers with a genuine investment edge, using thousands of hours of due diligence each year. They continually monitor managers and only make changes when the long-term case no longer holds.

3. Portfolio construction and ongoing management: By blending different asset classes and managers, SJP build portfolios that are diversified, resilient and aligned with long-term objectives. They act decisively when opportunities arise and stay patient when markets are noisy. We ensure your portfolio remains appropriate as your life and goals evolve.

Approaching risk and guiding you through it
At Cockbain & Associates, we view risk as uncertainty rather than something to avoid. Together with SJP we focus on:

Investment risk: understanding volatility and protecting you from unrewarded risks

Behavioural risk: avoiding emotional decisions in stressful moments

Governance: robust oversight through the careful selection, ongoing monitoring and challenge of external investment managers, supported by specialist analysts and independent expertise.

Approaching risk

Our role is to help you take the right level of risk for your circumstances, and to remain confident through changing market environments. Together, these investment solutions available below offer choice, flexibility and a consistent approach to risk management.

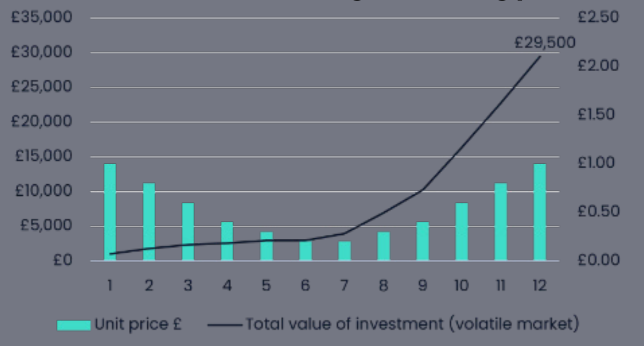
Fund of Funds: Including Polaris, Polaris Multi-Index and InRetirement designed to keep risk levels consistent and automatically rebalanced over time.

Individual Funds: Access to specialist funds spanning global equities, bonds and niche markets, often run by leading external managers selected by SJP.

Visualising your finances

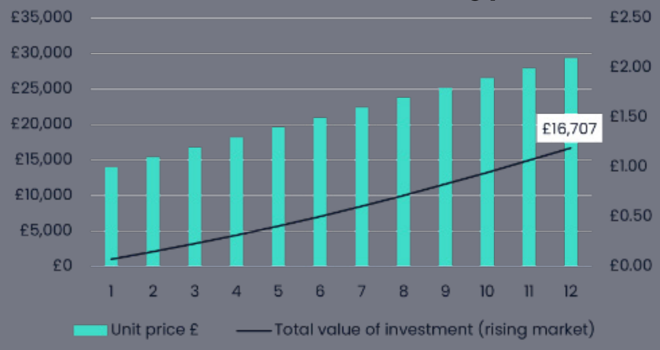
Market volatility isn't something to fear - it can be an opportunity. If you invest a fixed amount regularly, no matter how the market moves, you're buying more when prices are lower and less when they're higher. It's called pound-cost averaging, and it's a simple strategy that works by reducing the risk of trying to time the market. Over time, this strategy can help smooth out some of the volatility and potentially even boost your returns. The below is a representative example to demonstrate this theory in action, and isn't meant to mirror real world performance:

Total returns after investing £1,000 per month for 12 months of falling then rising prices



The above shows an illustrative example of prices falling for 6 months, before recovering to where they started. If you were to continue to buy throughout the period, the falling prices mean you could purchase more units so, as prices recovered, returns would be greater.

Total returns after investing £1,000 per month for 12 months of rising prices



In this example, prices continue to rise throughout the period. As £1,000 purchases fewer units each month, this would mean returns lower than the example on the left.

Charts are for illustrative purposes only. These figures are examples and not guaranteed. What you get back depends on how your investment grows and the tax treatment of the investment. You could get back more or less than this. Drip feeding your investment does not guarantee you a higher return than making a one-off payment.

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.

Responsible Investment Considerations

Many of our clients want to understand how environmental, social and governance (ESG) factors are considered when their money is invested.

At Cockbain & Associates, these conversations form an important part of how we get to know you. Alongside your financial goals, we take time to understand what matters most to you and explain how responsible investment considerations can form part of your overall strategy. As a Partner Practice of St. James's Place we access their distinctive approach to investment management where ESG risks and opportunities are considered alongside traditional financial analysis when selecting fund managers, with the aim of supporting long-term outcomes for our clients.

How a more responsible investment approach is applied:

Rather than focusing on a single type of investment style, a more responsible investment approach is integrated throughout the process. This includes:

- **ESG integration** - considering factors such as climate change, governance standards and social issues where these may impact long-term investment performance
- **Engagement** - working closely with fund managers and the companies they invest in to encourage improved business practices over time
- **Exclusions** - avoiding certain areas, such as companies involved in controversial weapons or those that breach recognised global standards where concerns remain unresolved

This approach forms part of a broader, long-term investment strategy focused on helping you achieve your personal financial objectives.

A tailored approach for our clients

Every client is different. For some, it is simply important to know that these factors are being considered as part of their investments. For others, there may be a desire to place a greater emphasis on specific ESG-related considerations. **We will guide you through and ensure any decisions remain aligned with your overall financial plan, risk profile and long-term goals.**

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What our clients think

Elliot Ketteringham

Senior Financial Adviser

"Following my retirement in 2022, I received outstanding support from Elliot and the team at Cockbains in managing my financial situation and making the transition into retirement. I doubt whether I would have received that level of support anywhere else. Since then the service has been excellent and the return on investments in these turbulent times has met my expectations. I would not hesitate in recommending Elliot and the team at Cockbains to anyone seeking financial advice." **~ C.Davies**

Ian Cockbain

Financial Adviser

"Working with Ian has been great - he always takes the time to explain things clearly and patiently (which has been especially valuable as I don't have a strong background in this area) and I've consistently felt that my interests come first in all of his recommendations, and that level of trust makes a real difference. I wouldn't hesitate to recommend Ian to anyone looking for reliable and considered financial advice." **~ E.Wigmore**

Guy Wilkinson

Financial Adviser

"We are extremely happy with Guy Wilkinson. He is always helpful and explains complex details in a way we can easily understand. Although we were initially apprehensive when our adviser changed, this quickly proved unfounded. We would wholeheartedly recommend St. James's Place, and especially Guy. As we approach the challenging financial period of retirement, we feel confident and reassured knowing we are in such safe hands." **~ Client**

Mark Dunne

Chartered Financial Adviser

"What truly stands out about Mark is his unwaivering client focus. He has taken the time to fully understand our circumstances, preferences, and long-term aspirations, tailoring his recommendations accordingly. His ability to balance technical knowledge with a personable and approachable manner is a rare and highly valued combination. We feel reassured knowing that our financial matters are in such capable hands and look forward to continuing our relationship for many years to come." **~ T.Paxton**

Shaz Safdar

Financial Adviser

"He has been exceptional, explaining everything. Shaz explained some of the complex financial information in a very easy to understand language. I would highly recommend him to family and friends." **~ Client**

Giving back

At Cockbain & Associates, we believe that our social responsibility extends beyond the work we do for our clients and includes investing in the wellbeing of the communities around us. Each year, our team comes together to support a range of charitable organisations and local initiatives that make a real difference in people's lives. Here are just some of the ways we've contributed:

Everton In the Community: We're delighted to share that Everton in the Community has been chosen as Cockbain & Associates' Charity Partner for the year ahead. Throughout the year, we'll be hosting a number of events and fundraising activities as we support the charity's incredible programmes. We're excited to bring our clients, friends and the wider Formby community together along the way.

Partnering with Everton Football Club's official charity, Everton in the Community, is an important part of that commitment. For more than 35 years, the charity has delivered award-winning, life-changing and life-saving provision to those most in need across the Liverpool City Region. Their work creates opportunities, improves wellbeing and helps local individuals and families to thrive – values that strongly align with our own.

Other charities we support

Supporting Compassion Acts: We are proud to stand alongside Compassion Acts, a charity dedicated to reducing poverty and food insecurity in our region. Through our team's collective effort, we have donated over 30 kilograms of essential food items to their food bank, helping ensure that individuals and families facing hardship can access the support they need during difficult times.

Backing Mencap's Mission: In our commitment to promoting inclusivity and empowering people with learning disabilities, we organised a £1,000 grant in support of Mencap. This contribution helps Mencap continue its vital work in providing education, advocacy, and opportunities for individuals to live full and independent lives.

Championing Local Fundraisers: Theo dedicated his time and energy to raising money for Alder Hey Children's Charity, we were honoured to support his efforts by donating a gift voucher to his event. Theo's determination and generosity inspired us, and we are proud to have played a small part in helping him raise funds for the life changing care Alder Hey provides to children and families.

Bringing Joy Through Mission Christmas: The festive season is a time for giving, and our team was delighted to take part in the Mission Christmas campaign. We donated toys to help ensure that children in need woke up to a gift on Christmas morning. In addition, 15 members of our team volunteered their time to help sort, pack, and distribute donations.

We would love to continue supporting charities within our community. If you know of an organisation that would benefit from our support we would love to hear about it. Pop into our practice in Formby or email admincockbain@sjpp.co.uk to have a chat with our charity committee.

COCKBAIN & ASSOCIATES

WEALTH MANAGEMENT

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