OUR CHARTER

This charter sets out the basis on which we are to act as your Partner.

- We will provide you with high quality professional financial advice through our Wealth Management Programme.
- We will establish financial strategies in order to assist you in achieving your short, medium and long term goals and objectives.
- We will offer a comprehensive wealth management service through our Performance Review Programme. This includes the monitoring and review of portfolios in relation to your changing needs, legislation and the effects of taxation and inflation on capital growth and income.
- We will, on request, establish a system which will assist your beneficiaries at time of probate by determining the full value of your estate and establishing the entitlement to your assets.
- We will provide access to an excellent product range incorporating the distinctive approach to investment management available through St. James's Place.

The value of an investment with St. James's Place or Rowan Dartington may fall as well as rise. 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.

OUR PROFESSIONAL SERVICES

Private Clients

- Wealth Management & Financial Planning
- Personal Protection
- Discretionary Portfolio Management*
- Investment & Tax Planning
- Retirement Planning
- Lump Sum Allowance Analysis
- Inter-generational Planning
- Inheritance Tax Planning

Business Clients

- Director's Remuneration Review
- Corporation Tax Mitigation
- Succession and Exit Strategy Review*
- Share & Partnership Protection
- Key Person Insurance
- A Review of Employment Benefit Packages

Referral to Legal

- Asset Preservation
- Lasting Power of Attorney*
- Share & Partnership Agreements*
- Cross Option Agreements*
- Company Will Agreements*
- Property & Inheritance Tax Trusts*

"As a member of the Personal Finance Society, I voluntarily and unconditionally abide by the Code of Ethics and Conduct of the Chartered Insurance Institute, which encourages the highest professional and ethical standards in the financial services profession. The CII is the world's leading professional organisation for financial services and the world's largest professional body for financial advisers. DipPFS has been awarded to me and indicates that I am a Member by Diploma having completed professional examinations required by the regulators including the Diploma in Financial Planning. I remain fully committed to my continuing professional development."

Jenny Manders, Principal, Manders Financial Services Ltd

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PLAN FOR TOMORROW

Contact the team on 01460 259066
www.mandersfinancialservices.co.uk

* These services involve the referral to specialists whose services are separate and distinct to those offered by St. James's Place. Powers of Attorney & Trusts are not regulated by the Financial Conduct Authority.

**Available through Rowan Dartington the discretionary fund management and stocking arm of St. James's Place.

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