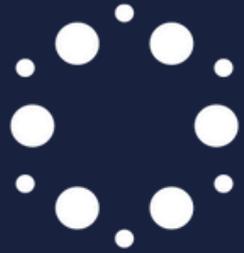


Twelve



WEALTH MANAGEMENT

YOUR FINANCIAL JOURNEY, SUPPORTED EVERY STEP OF THE WAY



YOUR GUIDE TO TWELVE WEALTH MANAGEMENT

Senior Partner Practice

**St
James's
Place**

www.twelvewm.co.uk



WELCOME TO TWELVE WEALTH MANAGEMENT

At Twelve Wealth Management, our primary focus is our clients. We look to establish strong, long lasting relationships with individuals/businesses based on trust and honesty. We do our utmost to ensure that clients meet their financial goals and aspirations in a tax efficient manner.

We're a dynamic company supported by a hard-working, ambitious and knowledgeable team. We focus on long-term planning outcomes that are right for our clients. We do not try to time the markets with short-term strategies. Building a better future requires loyalty and commitment, and we look for the same qualities in our clients.

Our approach can help you navigate the most important aspects of finance and assist you in making the right choices both now and in the future.

OUR PROMISE TO YOU

Loyalty, Guaranteed

We're a 'hands-on' advisory firm. We review your situation, analyse goals and provide expert guidance tailored towards both. Anyone can use an investment platform. Here at Twelve Wealth Management, we look after people. The value we add is through detailed planning, continuity and longevity of advice to clients and their families.

Practical Advice, Tailored to the Individual

Wealth means different things to different people. But no matter what disposable income you have, every penny of it is treated with respect.

Through our detailed cashflow plans, we analyse the here and now, model out the in-between to identify any shortfalls or potential issues you may face. Our fundamental job is to help you bridge this gap. Life is a journey. Let's plan accordingly.

Service Above All Else

At Twelve Wealth Management, we understand your money matters. We combine our robust, clear-cut financial planning with our commitment to quality service, creating an unforgettable customer experience.

“*The best thing money can buy is financial freedom.*”

Rob Berger



WHAT WE CAN HELP YOU WITH

Planning for Retirement

With the average lifespan increasing, it's never been more important to plan for the future. As we live longer, planning for 100-year lifetimes could become crucial in helping secure financial wellbeing for the future.

Tax-Efficient Investment Planning

Whether you are looking to invest for income or growth, the right tax-efficient investment strategy is critical in helping secure future financial wellbeing. Mitigate tax risk through investments and available allowances.

Inheritance Tax Planning

Without good advice and careful planning, HM Revenue and Customs could be the biggest single beneficiary when you die. Inheritance Tax (IHT) has an increasingly broad reach. Its impact on a modest estate can be dramatic. On a large estate it can be huge. We take the stress out of safeguarding estates.

Protection Planning

Providing protection cover in the various forms, life, critical illness, income protection and disability solutions, is one of the fundamentals of our business. Create peace of mind for you and your family.

Corporate Services

We can identify issues, optimise strategies and provide practical solutions for dealing with pension planning, shareholders, employee benefits, business insurance, aspects of exit strategies and more.

Mortgages

We have access to a wide selection of products to suit a client's needs or situation. This includes mortgages for first-time buyers and the self-employed, Help-to-Buy, Buy-to-Let or self-build properties, as well as intergenerational mortgages, holiday homes and we can refer you to a specialist broker for commercial property mortgages.

The home or other property on which the mortgage is secured may be repossessed if repayments are not maintained.

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.

Commercial and some buy-to-let mortgages are not regulated by the Financial Conduct Authority.

WHY CHOOSE US

At Twelve Wealth Management, we understand that financial advice is personal, it's about more than numbers; it's about your life, goals, and peace of mind.

Our team takes the time to truly get to know you, ensuring every recommendation is tailored to your unique circumstances. Whether you're building wealth, planning for retirement, protecting your family, or growing your business, we create bespoke financial strategies designed to help you make confident, informed decisions at every stage of your journey.

What sets us apart is the strength of our relationships. We believe in offering face-to-face, ongoing advice that evolves as your life does. Our advisers combine industry-leading expertise with genuine care, giving you the reassurance that your finances are in trusted hands.

Through being a Partner Practice of St. James's Place, we also provide access to specialist knowledge, market insights, and exclusive investment planning solutions, ensuring your financial plan is both comprehensive and forward-looking.

Choosing Twelve Wealth Management means choosing a long-term partner committed to your success. From individuals and families to business owners and corporate clients, we pride ourselves on delivering a premium service rooted in integrity, expertise, and understanding.

Whatever your ambitions, we'll work alongside you to help secure your financial future with clarity and confidence.

**OUR AIM IS TO PROVIDE
TAILORED SUPPORT THAT
ALIGNS PERFECTLY WITH
YOUR DISTINCT FINANCIAL
OBJECTIVES AND
PREFERENCES.**



MEET THE ADVISER TEAM



Marc Norris
Managing Director



Daniel Bryson
Adviser



Matthew Smith
Adviser



Sam Fordred
Adviser



Kate Kennedy
Adviser



Michael Morris
Adviser



Jaiminee Patel
Adviser



Alex Exall
Adviser



Alfie Richmond
Adviser



Liam Wright
Adviser



Clio Livingston
Adviser



Jonathan Pollock
Adviser

MEET THE SUPPORT TEAM



Ranya Kosa
Operations Director



Joshua Lloyd-Jones
Marketing Manager



Emma Drace-Francis
Chief Financial Officer



Hayley Martin
Finance Assistant



Victoria Bedford
Executive Assistant



Olivia Kosa
Executive Assistant



Giovanni Martinelli
Senior Paraplanner



David Muirhead
Senior Paraplanner &
Analyst



Archie Plugge
Paraplanning
Administrator

MEET THE SUPPORT TEAM



Jamie Hamilton-Shaw
Junior Paraplanner



Christine Doughty
Mortgage Administrator



Julia Bailey
Mortgage Administrator



Ethan Treacy
Client Servicing Executive



Sam Perez-Haynes
Client Services Executive



Toby White
Client Services Executive



Saul Freedman
Client Services Executive



Emma Coote
Personal Assistant



Viktoriia Polonska
Financial Administrator

WHAT OUR CLIENTS SAY ABOUT US

“ I had a vague plan for my money, but I needed someone more educated on the subject to explain and put the plan in place, in terms of steps, what to do first etc. Marc has helped me by not only putting a plan in place for now and the future but also explaining why we are taking the steps we are, so I have full understanding. My objectives are a lot clearer to me now and the results so far have been good. ”

“ Jaiminee has been instrumental in providing pension and comprehensive financial investment advice. She is consistently available to address any questions and clarify details whenever necessary. My investments have done well over the years, I have been happy with the returns. ”

“ I needed someone with in-depth knowledge to guide and advise me with savings, but mainly with my pension. Planning for retirement has become very important to me and Liam was very professional and knowledgeable on the topic. Liam helped me setup an ISA and pension with St James's Place. I have achieved the outcome I was hoping for and I am very satisfied. ”

“ We needed someone reliable and could just take care of things for us with minimal fuss. Kate is brilliant. She's transferred all our pensions with 0 effort from us. She just gets things done. She is polite, friendly and helpful. ”

“ I was introduced to Michael through St James' Place where I have a private pension. I also have a number of other pensions, having moved around the job market throughout my career, and I wanted to be able to discuss these with an impartial adviser.

I have had regular meetings with Michael over the last few years. His assessment of my situation and the sound advice offered has given me peace of mind and enabled me to plan for my retirement with far more confidence. ”

“ Alfie has been incredible with his diligence and care towards me regarding my pension, he is always updating me on the progress and always gives advice on the best steps to help my pension grow at the best rate possible. ”

The reviews shown above have been gathered, collected and displayed directly through Vouchedfor for reviews of our business and have not been verified by SJP.

OFFICE LOCATIONS

CENTRAL LONDON



York House,
23 Kingsway,
London, WC2B 6UJ

BOURNEMOUTH



19 Oxford Road,
Bournemouth BH8 8GS

DUBAI



Level 7, Building 3,
Dubai International Financial Centre,
Dubai, United Arab Emirates

WE'RE HERE TO HELP

At Twelve Wealth Management, our team of advisers are dedicated to being approachable, accessible, and fully supportive of our clients.

We offer an initial, no-obligation meeting to discuss your priorities, concerns, or any questions you may have.

To arrange a conversation, simply contact us via:

 www.twelviewm.com

 twmenquiries@sjpp.co.uk

 York House, 23 Kingsway, London, WC2B 6UJ



Twelve Wealth Management Limited 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.

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