ST. JAMES'S PLACE
WEALTH MANAGEMENT

CLIENT SERVICE CHARTER

MILES NOVOTNY

Associate Partner

PARTNERS IN MANAGING YOUR WEALTH

Miles Novotny
MChem (Oxon) FPFS MCSI Certs CII (MP&ER) Cert PFS (DM)
Chartered Financial Planner
Associate Partner

OUR ONGOING RELATIONSHIP

I am committed to building and sustaining long-term client relationships based on trust, superior service and the quality of my initial and ongoing advice. My philosophy is simple: to ensure financial peace of mind for you and your family across the generations. I will provide a highly personalised service, with the aim of 'earning the right' to be considered as your trusted financial adviser for many years to come. I will help you make informed financial decisions to achieve your goals through personal, face-to-face financial advice.

THE TAILORED SERVICE I PROVIDE TO YOU WILL INCLUDE:

- Face-to-face review meetings
- Availability to speak on the telephone between review meetings to discuss any financial matters important to you as your needs change over time
- Regular financial communications tailored to you and your interests
- Correspondence and literature that is clear and easy to understand
- A secure online document portal for you and your family – 'The Document Portal'
- A Practice Manager to help with any administration queries
- Clarity and guidance in all aspects of your financial wellbeing

THROUGH OUR REGULAR CLIENT SERVICE REVIEW MEETINGS, I WILL:

- Understand your financial circumstances and objectives
- Fully review your financial goals and adapt to any changes
- Employ cash-flow forecasting software that will enable you to visualise your current, and forecast your future, financial situation ultimately allowing you to make more informed decisions about your finances
- Review and, if applicable, rebalance your investment portfolio and fund choices
- Help you maximise your annual tax allowances
- Keep you up to date with legislation and Budget changes
- Help you to review your appetite for investment risk as your circumstances and priorities evolve, ensuring your investments continue to meet your requirements
- Encourage and listen to your feedback to ensure I maintain my exceptional standards

WORKING TOGETHER, YOU WILL:

- Have a clear understanding of your personal and financial objectives
- Have a plan in place that is risk-adjusted and aligned to your objectives
- Have a proactive process in place to review your financial plan and consider ongoing advice opportunities as your needs change over time

KEEPING YOU INFORMED

I will provide you with access to regular communications. This ensures 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. I will agree with you at the outset what you can expect and when.

THE RANGE OF COMMUNICATIONS AVAILABLE TO YOU INCLUDE:

- Online access to your Wealth Account 24 hours a day, via our website
- A Market Bulletin sent weekly, providing up-to-date market and economic information
- Tax year-end reminders of the available allowances and tax-saving opportunities
- Annual valuation reports of your investments
- An annual Budget report summarising the chancellor's Budget announcements
- The Investor magazine, full of investment news, interviews and opinions
- Invitations to client events/briefings
- Access to the E-briefing Service, providing topical financial news articles via email

ONGOING ADVICE CHARGE

I will discuss with you the ongoing advice charges for my services. My advice is not free. Details of the charges I make for my advice and how it is paid for are set out in the 'Key facts about my costs and services' document you receive. The cost for my advice is paid for and facilitated out of the overall charges levied on your investment. The advice charges will also be discussed with you and the specific amount charged will be provided on your personalised illustration. If you have any questions regarding this, please do not hesitate to contact us.

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.

GUARANTEED ADVICE

To provide you with added peace of mind and reassurance, St. James's Place guarantees the suitability of the advice given by members of the 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.

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I hold the prestigious status of Fellowship of the Chartered Insurance Institute (CII), universally regarded as the premier qualification for financial planners. Demonstrating my dedication and commitment to achieving the highest levels of technical knowledge, experience and professionalism, 'Fellow' status bestows confidence in my clients that I am in the very best position to manage their wealth management needs in the most effective way possible.

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