



Private Client Investment Management Services

JM Finn & Co was founded in 1945 and is one of the UK's leading investment management companies with offices in London, Bristol, Leeds, Bury St Edmunds, Ipswich and Cardiff.

We are large enough to offer the key services that clients demand, yet small enough to respond quickly. Above all, we build strong relationships with our clients based on trust, flexibility and understanding of their investment requirements.

As well as working with private clients and professional advisors, we also provide a comprehensive investment service for trusts, charities and pension funds.

Discretionary management

Our Discretionary Investment Management Services are designed to help those who lack time or professional knowledge, and wish to be relieved of the day-to-day burden of decision-making and administration.

Under the discretionary service, investment changes are made consistent with the policy agreed with you at the outset. This does not, of course, preclude you from making alterations to this policy at any time.

Portfolios are kept under regular review and you will receive a contract note immediately after each transaction is made. Detailed records are maintained and valuations are prepared and sent to you on a regular basis.

Portfolio advisory

Our Portfolio Advisory Service is designed to offer a comprehensive service to those who wish us to monitor their portfolios and to make recommendations, but who wish to reserve the final decision on all transactions to themselves.

Once an investment policy has been agreed at the outset, portfolios are monitored regularly and valuations are sent out on a regular basis, and we also make recommendations to you when we feel them to be appropriate.

Individual savings accounts

ISAs are normally managed on a discretionary basis but can be looked after under any of the other service levels by arrangement. Half-yearly valuations are provided in all cases.

Interest on ISA cash balances is subject to the deduction of an Inland Revenue Flat Rate Charge. ISA cash deposits and withdrawals are subject to Inland Revenue regulations.

Income is paid away semi-annually. There is an option for income to be paid quarterly upon request. No consolidated tax certificate is issued.

Pensions

JM Finn & Co provide investment management services to pension fund clients whether through individual Self-Invested Pension Plans (SIPPs) or company arrangements such as Small Self Administered Schemes (SSASs).

We provide bespoke investment solutions to beneficiaries and their trustees both for pensions in their growth phase and, importantly, those in draw-down, where benefits are paid from the portfolio.

Our focus is solely on investment management and therefore we will be pleased to work alongside your existing advisors, although we can provide you details of SIPP and SSAS providers, if required.

Trusts

Our investment management services extend to portfolios held under Trust, where we are happy to work alongside your other professional advisers. We understand the need to work within the administrative framework and requirements of trustees. We are also familiar with the workings of trustee meetings and are pleased to attend as required.

For full details, please see the appropriate Terms & Conditions.

A brief guide to Discretionary Management and Portfolio Advisory services

Our Discretionary Management service and Portfolio Advisory service offer you two different ways to manage your portfolio.

Discretionary Management is management of your portfolio by a qualified Investment Manager who takes investment decisions on your behalf within guidelines determined by the objectives and risk profile agreed with you.

Portfolio Advisory is management of your portfolio by a qualified Investment Manager who recommends and discusses investment changes within guidelines determined by the objectives and risk profile agreed with you, but who obtains your consent on every occasion before making changes.

Both forms of management provide the following benefits:

- Responsibility for the ongoing suitability of your investments within the agreed guidelines.
- Valuation of your portfolio at least every six months, plus a written review.
- Contract notes despatched following each trade, either by post or email.
- Face-to-face meetings generally available with your Investment Manager.
- Online access to view your portfolio/holdings.
- A deposit account service which allows for efficient settlement of purchases and sales. Funds are placed with leading banks; interest is paid gross quarterly; and funds can be added or withdrawn at any time.
- A Nominee service for holding your investments, which allows:
 - Efficient settlement of sales and purchases.
 - Collection and processing of dividends & interest payments. Income can be retained or paid away on a weekly or less frequent basis as required.
 - Consolidated Tax Certificate detailing the income received via the Nominee service during the tax year, and interest received on any cash we have placed on deposit for you.
- A Securities Report for the tax year-end including: statements of cash and stock movements and Capital Gains Tax information.
- A semi-annual report listing the securities held in our custody.

At JM Finn & Co, we specialise in providing clients with quality portfolio investment management services on either a discretionary or advisory basis. Whichever you choose, your dedicated investment manager will individually tailor a portfolio to meet your specified investment requirements.

We recognise that our investment services are part of the wider picture of our clients' personal and financial circumstances and requirements. Therefore, when considering what investment requirements they wish to specify to us, investors should assess the extent to which they are able to accept risk - and their ability to bear potential losses - in seeking to achieve their financial objectives.

If you need help in making this judgement, or require financial advice in relation to overall financial planning, pensions or life assurance please let us know. We would be delighted to introduce you to firms which specialise in these areas.

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