

# JM FINN

Investment | Wealth



## Introduction to JM Finn



# We simplify your financial challenges to help protect your wealth

We've been helping our clients for generations, so that their wealth continues to last across future generations.



## What has made us stand the test of time?

**Our personalised approach:** we offer a truly bespoke wealth management service and comprehensive wealth planning offer, with a dedicated Investment Manager as a single point of contact for our clients.

They will be fully accountable for managing your money - investing and structuring it in the best way possible for you and your family. You will have peace of mind - knowing that your wealth is safe, and leaving you free to focus on what matters to you.

# A tailored approach to nurturing your wealth

The firm was established in 1946 when our founder, a successful commodities broker, had the foresight to predict the collapse of the commodities market following the end of the Second World War.

Recognising that company ownership as an investor would likely become more widespread, he bought a stockbroking firm with roots dating back to the 19th Century and instilled in the firm a legacy of client service, trust and foresight.

These traits are still integral to the business and have been instrumental in shaping the wealth management service we offer our clients today.



**Very happy working with our Investment Manager, he is a longstanding trusted adviser to our family.**

# What we offer

Whatever stage of life you are at, we can help you to cultivate and protect your finances. Our comprehensive wealth service incorporates two distinct but complementary services: wealth planning and investment management.

## Wealth planning

**Wealth planning is an integral part of achieving financial certainty:** ensuring that your existing wealth is structured in the best possible way will optimise the funds you have available to invest. Our wealth planning service can help guide you through many financial challenges, such as:

- Establishing your financial goals and help you to meet them
- Retirement and pension planning
- Helping you to pass on as much of your wealth as possible to the next generation
- Fully utilising all the tax reliefs and income protection that you are entitled to.

Our Wealth Planners can work together with your Investment Manager to review your financial situation. This can be either as a one off, or if you prefer, as part of our regular review service.

### Who can benefit from using wealth planning?

Wealth planning can add significant value to your financial situation whatever stage of life you are at. The chart overleaf shows some of the moments in your financial life that our team can help guide you through.

# Wealth lifecycle

**£39k**

The average cost of a UK boarding school, up by 41% from 2013<sup>1</sup>

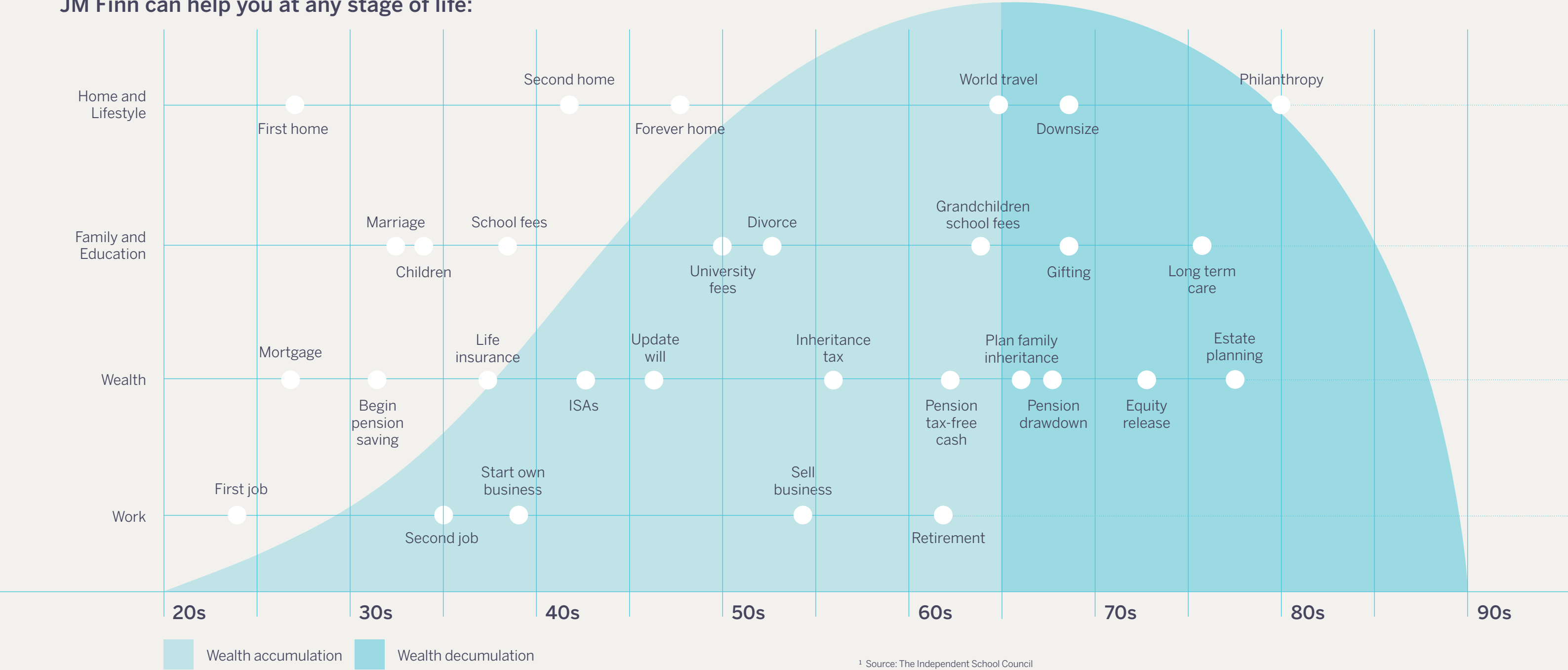
**21%**

Of those aged 55+ have no private pension<sup>2</sup>

**15%**

Of the UK population aged 85+ currently live in care homes<sup>3</sup>

JM Finn can help you at any stage of life:



<sup>1</sup> Source: The Independent School Council  
<sup>2</sup> Source: <https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet>  
<sup>3</sup> Source: ons.gov.uk



## Investment management

Your Investment Manager will invest on your behalf to try to meet your financial objectives.

### Discretionary

We specialise in 'discretionary' investment management – this means we will be fully accountable for running your investments, so you don't have to worry about making investment decisions yourself.

### Bespoke portfolio

Your Investment Manager will start with a blank canvas to design an investment portfolio for you from scratch that is tailored to meet your needs – not a 'one size fit all approach' which many wealth management companies adopt.

### Assets explained

We invest in a range of different assets for our discretionary portfolios:

- Equities – the Investment Manager buys company shares directly from stock markets
- 'Bond' investments – otherwise known as 'debt securities', these are like IOUs or loans issued by companies or governments
- Investment funds – these are made up of assets such as equities, bonds and more specialist asset classes
- Alternatives – this includes property funds, infrastructure funds and commodities such as gold
- Cash.

### Robust research process

Our research team thoroughly assess potential and existing companies on an ongoing basis – meeting them and interrogating their balance sheets. We don't have centralised mandatory 'buy and sell' lists – meaning that our Investment Managers can choose the assets they feel are just right for you as an individual.

### Jargon-free

We believe in making investing as clear and simple as possible. We avoid the unnecessary use of financial jargon wherever possible, so that you always understand exactly how we are investing your wealth for you. And if there is something you don't understand, you can ask your dedicated Investment Manager.

## Our other services:

**Multi-asset portfolio** - we offer a 'pooled' approach to investing - clients still have their own Investment Manager, but their money is invested collectively to maximise the spread of investments. This is ideal if you have less than £200,000 to invest.

**Charities** - we run an award-winning portfolio management service for charities and not-for-profit organisations.

**Inheritance tax (IHT) portfolio** – a service run by our IHT experts which invests in AIM (formerly known as the Alternative Investment Market) to offset some of your estate's liability for inheritance tax.

**Advisory investing services** - for experienced investors with an account of £500,000 or more, we offer advisory stockbroking. This means your Investment Manager can recommend that you invest in certain assets, but would need your permission before making any changes to your account.

**Professional adviser services** - we can work together with independent financial advisers and/or other intermediaries such as existing lawyers and accountants your family might have in place.

# What makes us the right partner?



## Long-term view

Unlike some of our competitors, we are privately owned. This means that we make business decisions that we feel are best for you as a client, rather than prioritising the needs of shareholders.

Our position as a private company enables us to invest your wealth with a long-term view, without having to make short-term decisions about how we run the firm or manage your money.



## Client first approach

By having senior Investment Managers on the firm's management committee, each and every decision JM Finn makes is done with our clients' best interests in mind. This is essential to ensure that, as we evolve the business, we do not compromise the high level of service for which we have become known.



We could not be happier with our service from our Investment Manager and the wider team.



## Personal service

Our personal service starts with a blank sheet of paper and all our wealth planning advice is tailored to your specific circumstances. By not centralising our investment process we can ensure individual requirements are catered for.



## Accessible

We do not believe a personal service should solely be a luxury for those with larger portfolios. With no stated minimum investment size, our Investment Managers have discretion as to whether to take on a portfolio and for those investors just starting out, we have a choice of funds which offer a lower cost alternative.



## Exceptional client service

And do not just take it from us. We surveyed our clients in 2021 and the results were exceptional, especially when put into the context of our peers.

# Personal service underpins the JM Finn difference

In an independent survey<sup>1</sup>, JM Finn came out top against our competitors in many areas. We are especially proud that our clients are far more willing to recommend us than the average benchmark of our peers.

## Referrals



JM Finn's market-leading NPS<sup>†</sup> demonstrates our clients' strong willingness to recommend us.

## Meeting goals



Of our clients say we are meeting their individual needs and goals

## Overall satisfaction



Client satisfaction with JM Finn overall also tops the industry scores

## Consistently delivering



Of our clients rate their Investment Manager highly

## Communications



On a scale of 0-10, JM Finn clients rate our communications more highly than our competitors' clients

“

**I appreciate my personal relationship and the ability to communicate with my portfolio manager. I rely on him totally with my funds.**

<sup>1</sup> An independent survey of 1,653 discretionary clients of JM Finn conducted in 2021 by Aon Client Insight. Participating firms in the benchmark study were: abrdn, Brewin Dolphin, Brooks Macdonald, James Hambro & Partners, JM Finn, Kleinwort Hambros, Nedbank Private Wealth, Quilter Cheviot, 7IM and WH Ireland.

<sup>†</sup> Net Promoter Score



“

An excellent team that provides a first class service and takes trouble to maintain client contact.



# What you can expect from the moment you contact us

## Building a trusted relationship

One of our highly experienced Investment Managers will arrange a meeting with you to find out all about you – your current financial situation, any worries you have, and what you hope to achieve with your wealth. Once they have a good understanding of your needs they will work to build a strong relationship and to act as a trusted partner to you over the long term.

## Clear communication

A personal service begins with clear, concise and regular communication.

In addition to regular communication from your dedicated Investment Manager, our award-winning app allows you to securely access your portfolio and documents online 24/7 to give you peace of mind.

For those clients who prefer, we can place all your account paperwork in a personal library within your online account on our client portal.

## Our fees

Investment management - our fees are charged as banded percentages of the amount you hold invested with us.

Wealth planning - fees may be charged on an hourly basis and vary according to the seniority of the team member.

At the first meeting, we will provide a comprehensive and fully transparent breakdown of any charges that you would expect to receive as a client.



# Award-winning services

## Building on a hard earned reputation

Our reputation is built on trust and the ability to deliver on clients’ expectations.

In addition to our positive client feedback, the high quality of our service is also recognised through a number of industry awards - just some of which are detailed here.

“

My Investment Manager is brilliant, supportive and patient.



### City of London Wealth Management Awards

- The FIS Award for Best Discretionary Wealth Management 2023
- Best Charity Investment Service 2022
- Best Charity Investment Service 2021
- Best Investment Team for Charities 2020



### Good Money Guide Awards

- Best Wealth Manager 2023
- Best Wealth Manager 2022



### Money Age Awards

- Medium to Large Wealth Management Firm of the Year 2022
- Medium to Large Wealth Management Firm of the Year 2021



### Magic Circle Awards

- Private Client Asset Manager of the Year 2022



### Private Asset Managers Awards

- Client Service Quality High Net Worth 2022



### Global 100

- Wealth Manager of the Year 2022

# Get in touch

If you have any questions about how we can help build the future you want to see, please call

020 4502 9324

or if you would like to speak to your local office:

<b>London</b> 25 Copthall Avenue London. EC2R 7AH 020 7600 1660	<b>Bury St Edmunds</b> 60 Abbeygate St. Bury St Edmunds Suffolk. IP33 1LB 01284 770 700	<b>Bristol</b> 22-24 Queen Square Bristol. BS1 4ND 0117 921 0550
<b>York</b> HQ Building Hudson Quarter Toft Green York. YO1 6JT 01904 235 800	<b>Winchester</b> Regency House 13 St Clement Street Winchester SO23 9HH 01962 392 130	

Investment involves risk. The investments discussed in this document may not be suitable for all investors.

The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. This document is for information purposes only and has no regard for the specific investment objectives, financial situation or needs of any specific investor.



# JM FINN

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