

**JM FINN**

Investment | Wealth

# Wealth Management Service



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

JM Finn client



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# A personal service

**JM Finn is a specialist wealth management firm, underpinned by many years of investment experience meeting individual demands for private investors. We understand that wealth means different things to different people and how we manage it reflects that.**

With a dedicated Investment Manager as the central point of contact, clients of JM Finn can expect a personalised approach when entrusting their wealth to us. We look to build long-term relationships with our clients and in turn, they value us as a trusted provider of sound investment and wealth management expertise.

With a rich history of managing investments for the whole family, often across multiple generations, we know there is a need to offer services to suit individual investors' differing needs. We seek to generate good returns for investors over the long term as opposed to targeting quick gains.

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# What is the Wealth Management Service?

**Whether your investment goals are growth, income or a combination of the two, our Wealth Management service can make investing in the stock market simpler.**

Using our expertise, we will manage a portfolio with your specific investment objectives in mind, allowing you to focus on the important things in your life.

Our Wealth Management Service is a discretionary proposition which can be suitable for investors who may not have the time and/or experience to manage a portfolio on a day-to-day basis. With the world's stock markets all the more accessible and investment products getting ever more complicated, many clients look to us to manage their families' investments.

The Wealth Management Service can be used to manage a wide range of investment vehicles, including:

- Personal pensions, such as a SIPP or a SSAS
- ISAs
- Trusts
- Bonds and other tax wrappers

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# Who is the Wealth Management Service most suited to?

The service is most suitable for investors looking for a well-diversified spread of stocks and other assets, or those with more complex needs, such as Capital Gains Tax considerations or any other requirements that necessitate a bespoke portfolio.

It is possible to accommodate 'cherished' holdings: you may, for example hold shares with sentimental value, such as inherited shares or shares in a company you have previously worked in.

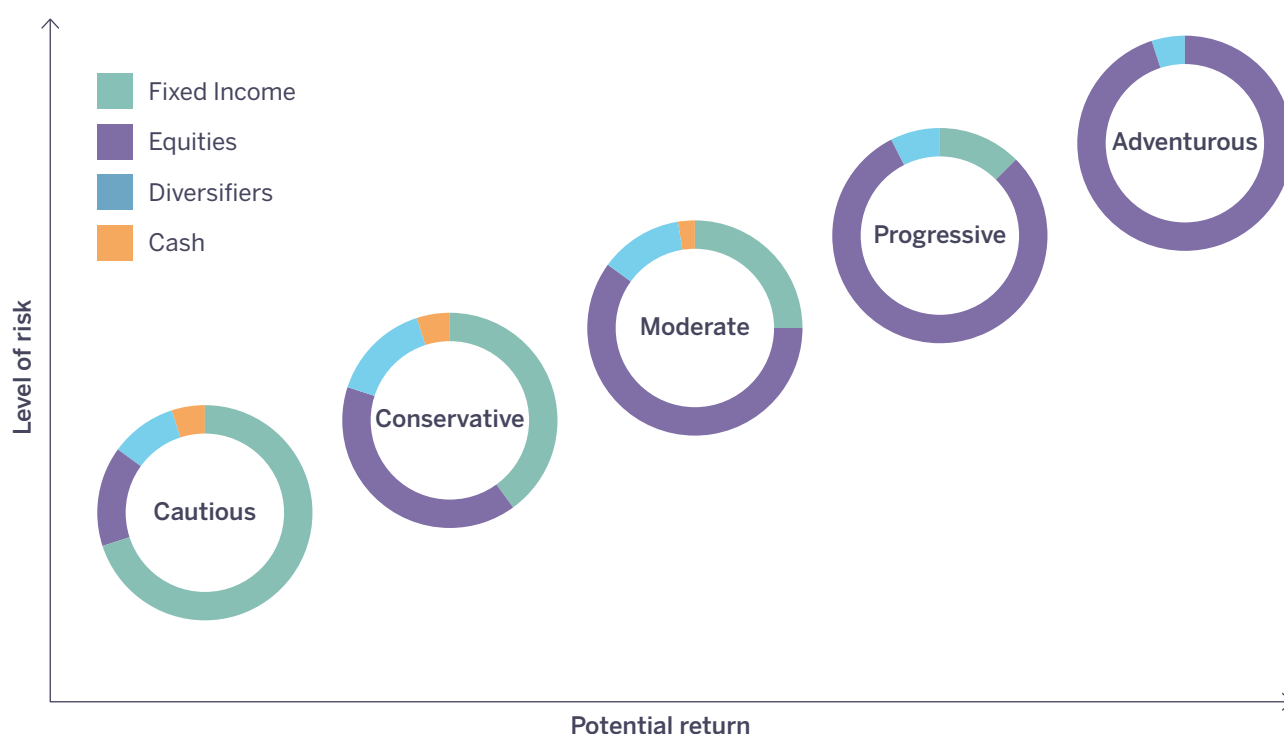
# The Wealth Management Service process

## 1. Assess your risk tolerance

Before building a portfolio, your Investment Manager would meet with you to understand your needs, gain a full picture of your financial situation and your capacity for taking risk. Understanding how long you could tolerate a downturn in the markets helps us understand how to invest your assets in order to meet your investment objectives. Knowing your capacity to bear a loss, even for a short while,

tells us how much risk to take and helps you understand what level of return you could accept for that risk.

To understand your investment criteria, we have partnered with Oxford Risk, a behavioural finance specialist, which has developed a financial personality assessment. We use the results of this as a basis to determine which one of our 5 risk profiles, details of which are below, is suitable for you.



## 2. Building your portfolio from scratch

The outcome of your risk assessment will determine the mix of assets included in your portfolio. If you have a higher risk appetite, your portfolio will usually contain a higher proportion of equities (company shares) than fixed income assets such as corporate or government bonds, as the former are typically higher risk.

This risk assessment is a starting point – whilst clients may typically have similar objectives for their investment portfolio, many have specific circumstances that require a tailored approach.

## 3. Managing your investment on an ongoing basis

Many of our clients see long-term capital preservation as an important investment objective, with the aspiration that investment in stock markets could provide returns in excess of bank rates and/or inflation but in the knowledge that returns cannot be guaranteed in an uncertain world.

## 4. Backed by thorough research

Our dedicated Investment Office supports investment decisions with robust research. The five risk-based strategies are anchored to a long-term strategic asset allocation which denotes the split of investment across four asset classes. Your Investment Manager will build your portfolio in line with this, but can

also tactically adjust the asset allocation for your portfolio to take advantage of shorter-term opportunities that may arise, as determined by our Investment Office. We regularly meet companies and funds in person to continually evaluate the assets included in your portfolio and to spot new investment opportunities.

## 5. Keeping you up to date

Your Investment Manager would be on hand to keep you up to speed with how your portfolio is performing. Not only that, but they can also act as the lead adviser if you have multiple relationships with other advisers outside the firm – with your consent, they can obtain full details of files from solicitors, IFAs or accountants.

You'll receive a quarterly periodic statement with an overview of your portfolio's performance and the wider market context. We also offer a secure online client portal, where you can see your portfolio valuation, holdings and much more 24/7 at the touch of a button.



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# The JM Finn Investment Management Service

**As an alternative, JM Finn clients can access the Investment Management Service: this is a pooled approach to investing – meaning your money is collectively invested with money from other investors into a fund, which is managed on a discretionary basis by a specialist team.**

This can often be more cost-effective than investing alone, whilst still allowing for a diversified spread of investment.

With no minimum amount that can be invested in the fund, the service can be appropriate for all levels of investment.

Please speak to your Investment Manager if you would like more details of this service.



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**I trust JM Finn  
to act in my best  
interest and have  
not been let down.**

**JM Finn client**



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# Wealth Planning when you need it

**A key aspect of the Wealth Management Service is our complementary Wealth Planning service. This is offered on a non-compulsory basis: it is not bundled into total fees, and there is no obligation to pay for annual reviews.**

With expertise across four distinct disciplines, we can assess quickly how we can help you and provide relevant and up to date advice. Your Investment Manager can provide you with more information on the following Wealth Planning services:

**Retirement Planning** – whether retired or still in employment, our Wealth Planners can assess your pension to ensure it is designed to help you achieve your retirement goals.

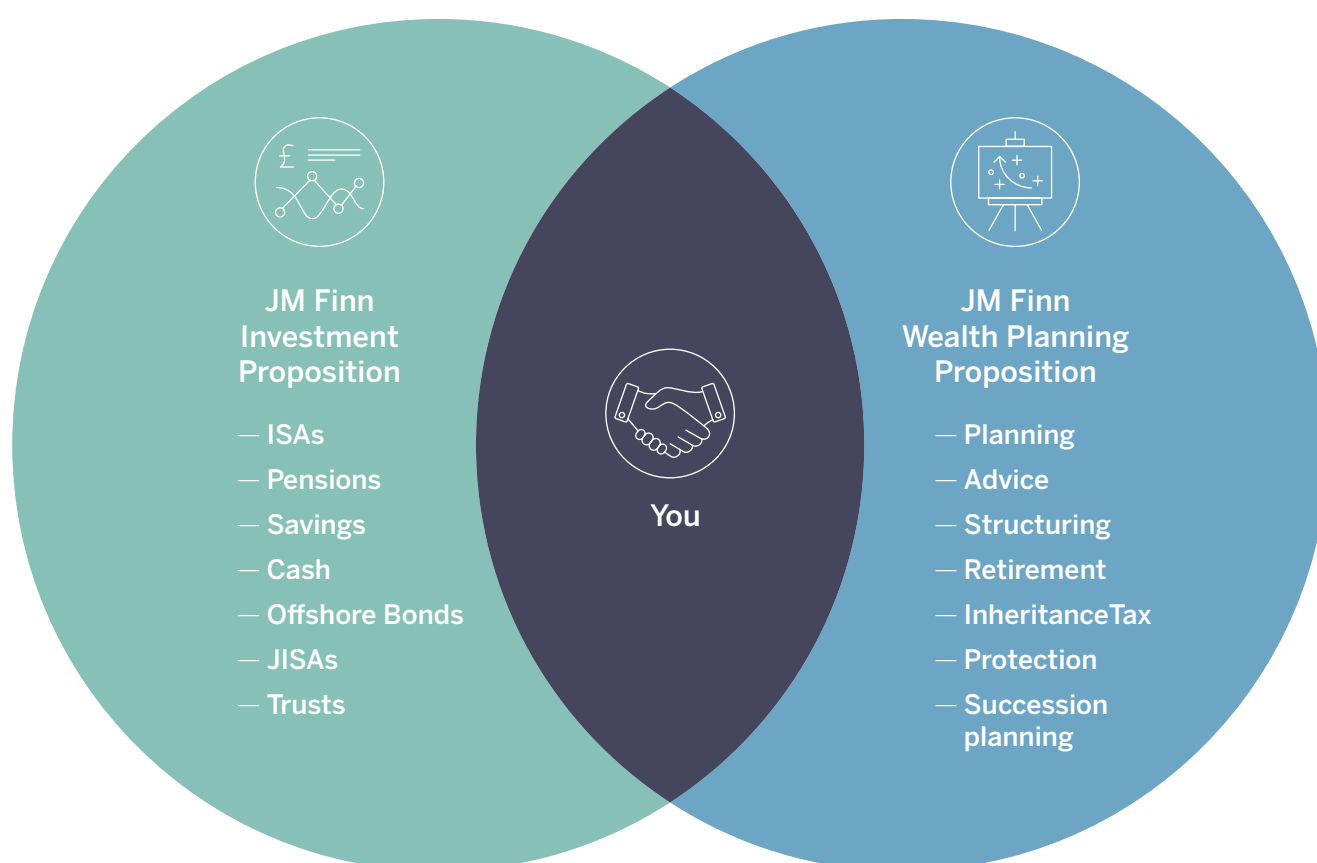
**Estate Planning** – forming a plan to minimise your estate's tax burden can help protect your legacy.

**Wealth Structuring** – making the most of the tax-efficient structures available to you can give your investment strategy a head start.

**Protecting you and your family** – putting a protection plan in place can help mitigate for the unexpected.

The graphic below shows how the Wealth Management Service integrates with the Wealth Planning proposition to give you fully comprehensive management of your financial life, with your Investment Manager as a single point of contact. Your Investment Manager can also act as a focal point for relationships with external third parties such as accountants or lawyers.

## One relationship, two distinct propositions



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# Our Wealth Management Service fees

A brief overview of our fees is below: fees are charged as banded percentages based on the level of investment held with the firm.

## Investment management fees

1.25% on first £1,000,000

0.75% on next £1,000,000

0.45% on next £1,000,000

0.40% on next £1,000,000

0.35% thereafter

## Wealth planning fees

The initial consultation with our Wealth Planners is free of charge. Any subsequent fees are always discussed at the initial meeting and there are three fee options: a tiered charge, a fixed fee (proportionate to the work involved and agreed in advance), or paid for hourly on a 'time spent' basis. More details on fees are available from Investment Managers.

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**My Investment  
Manager is brilliant,  
supportive and patient.**

JM Finn client



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# Get in touch

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

**020 7600 1660**

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

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## Important Notes

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 is a trading name of J.M. Finn & Co. Ltd which is registered in England with number 05772581. Authorised and regulated by the Financial Conduct Authority.

All client quotes used in this document are taken from the November 2023 client survey.





# JM FINN

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