

JM FINN

Investment | Wealth

Services for professional advisers



Working with you

When looking to find a suitable partner to support your proposition there are a number of key attributes you might consider, including:

- **Flexibility of offering:** does the investment manager have the right solutions for my clients?
- **Ease of use:** does their platform meet your needs?
- **Investment management credentials:** is there a robust process?
- **Reputation:** is the firm a suitable long-term partner?

We appreciate these questions are not to be taken lightly, but with careful due diligence and a thorough understanding of the business, successful partnerships can be developed to ensure your clients' goals are met in line with your existing business model.

Flexible investment solutions

Flexibility to find the appropriate solution is paramount when looking to deliver added value to your client. Whether you need a vehicle for clients starting their investment journey or to help mitigate a looming inheritance tax burden, JM Finn has a range of options to help.

Wealth Planning	A comprehensive wealth planning proposition perfectly complements our investment expertise. This distinct service can be as part of a regular review or, as is more common, on an as-needed basis.
Investment Management Service	A multi-asset portfolio investment solution that takes away some of the tax complexities of having a portfolio of individual stocks. Investing in a fund pools your clients' assets with others and gives the fund manager full discretion to manage that fund.
Gilt Portfolio Service	For those clients aiming to safeguard cash and invest in a tax-efficient manner (for higher rate taxpayers), investing in gilts could be a sensible option.
Wealth Management Service	Often clients will want an individual portfolio of stocks or funds, tailored to their specific investment objectives. This might be because they hold some cherished stocks that they are unwilling to sell or are sitting on large taxable gains. An individually tailored portfolio created as part of our Wealth Management Service can be a solution for those clients looking for a more bespoke approach.
Inheritance Tax (IHT) Portfolio Service	Investors looking to pass on more of their wealth can do so via a discretionary investment portfolio that invests in AIM stocks which, as well as seeking to benefit from the growth of the AIM market, can also potentially be held fully outside of an estate if held for two years or more (50% from 2026).

Why JM Finn?

JM Finn has been managing investment portfolios for investors since 1946 when our founder, a successful commodities trader, had the foresight to predict the rise of private investor participation in company ownership following the Second World War and the collapse of the commodities market.

With his money market experience he sought out and bought Kenneth Carr Stockbrokers, who had a history going back to the mid-19th century. From this point on JM Finn set in motion an investment firm that put client service above all else.

Since that time the firm has grown, expanding its services from private clients to financial advisers and evolving from a specialist stockbroking firm to an award-winning discretionary portfolio manager.



We could not be happier with our service from our investment manager and the wider team.

JM Finn client

Award-winning services

JM Finn draws upon a wealth of experience to provide a straightforward solution to managing client portfolios and we are incredibly proud of the awards and nominations that we have achieved to date.



PAM Awards

- Total Wealth Planning – High Net Worth 2025
- Client Service Quality – High Net Worth 2022

Good Money Guide

- Best Wealth Manager 2024
- Best Wealth Manager 2023

Magic Circle Awards

- Private Client Asset Manager of the Year 2024

City of London Wealth Management Awards

- Best Discretionary Wealth Management 2024
- Best Discretionary Wealth Management 2023
- Best Charity Investment Service 2024
- Best Charity Investment Service 2023

Uncomplicated Administration

When looking to outsource to a specialist investment manager, you will need the peace of mind that their systems, tools and resources are up to speed, in order to provide a seamless and straightforward service so you can focus on your clients.

Online access

Advisers will be provided with access to our secure, award-winning client portal – allowing you and your staff to view all your client portfolios across our range of services. Importantly we have a library function that ensures client documentation is available online.

A risk-based approach to investing

We partner with behavioural finance specialist Oxford Risk to offer clients a financial personality assessment to help them understand their attitude to risk. Taken as part of a holistic suitability assessment in conjunction with other factors such as their individual financial circumstances, capacity for loss and time horizon, this can be used to arrive at an agreed investment strategy.



Award-winning wealth planning

We offer an industry leading Wealth Planning service to provide your clients with a comprehensive wealth management capability. 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.

We will help to arrange your clients' finances to achieve their goals, through personal financial advice and planning. Our chartered Wealth Planners can do this as a one-off exercise or on a long-term basis.

Whichever approach your clients choose, the advice given will be designed to help them achieve their investment goals, whether that might be to grow their wealth or protect it for future generations.

In recognition of the outstanding quality of our Wealth Planning service, the team won the highly respected PAM Total Wealth Planning High Net Worth award in 2025.

Our expertise broadly spans four distinct disciplines, and we can assess quickly how we can help your clients and provide relevant and up to date advice.



I value the personal touch and stability of the same person looking after my assets.

JM Finn client



Retirement planning

Whether retired or still in employment, our Wealth Planners can assess your clients' pensions to ensure they are designed to help achieve their retirement goals.



Wealth succession planning

Forming a plan to minimise an estate's tax burden can help protect your clients' legacies.



Wealth structuring

Making the most of the tax-efficient structures available can give your clients' investment strategies a head start.

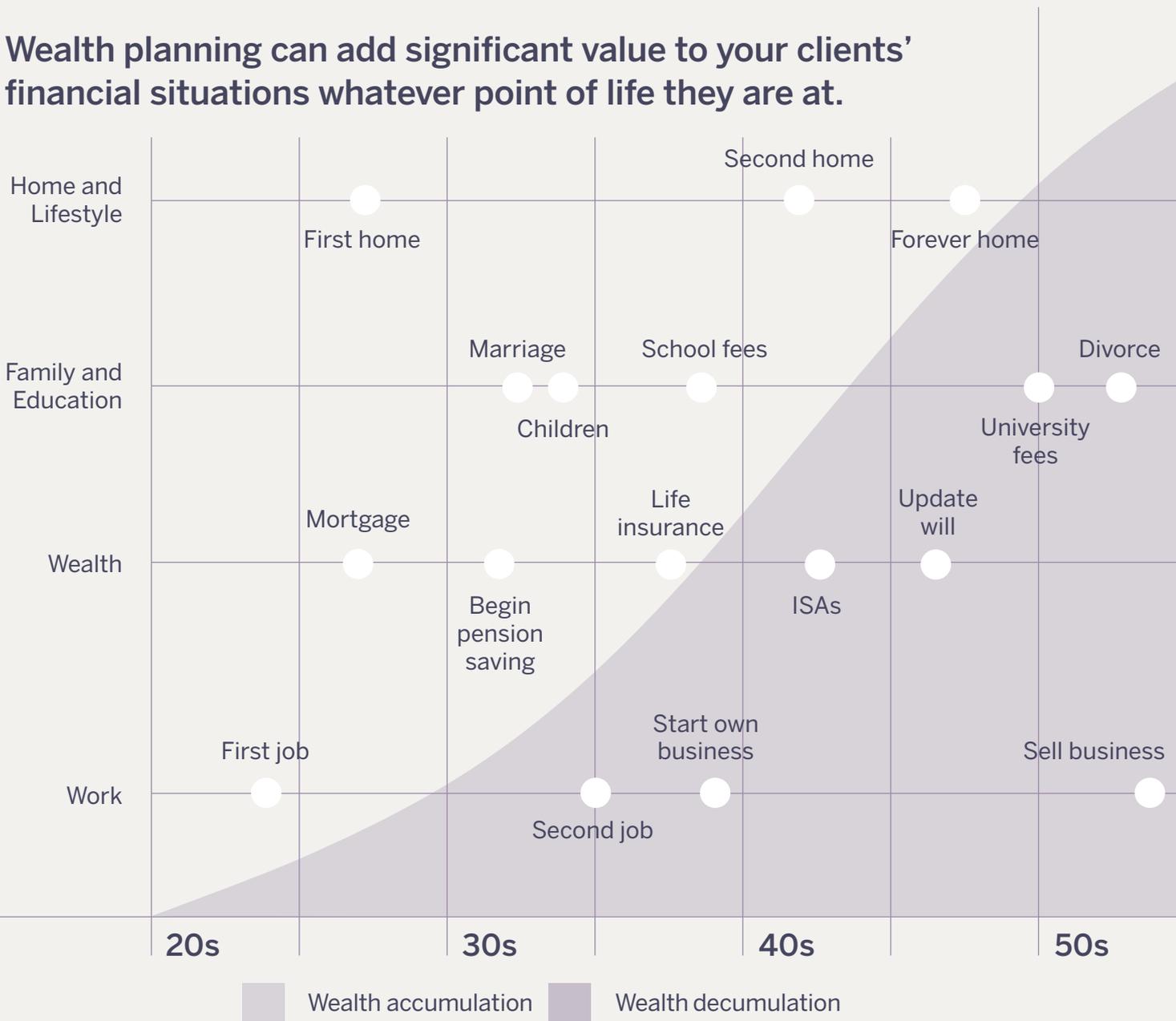


Protecting your clients and their families

Putting a protection plan in place can help mitigate for the unexpected.

Protecting wealth at every stage of life

Wealth planning can add significant value to your clients' financial situations whatever point of life they are at.



£39k

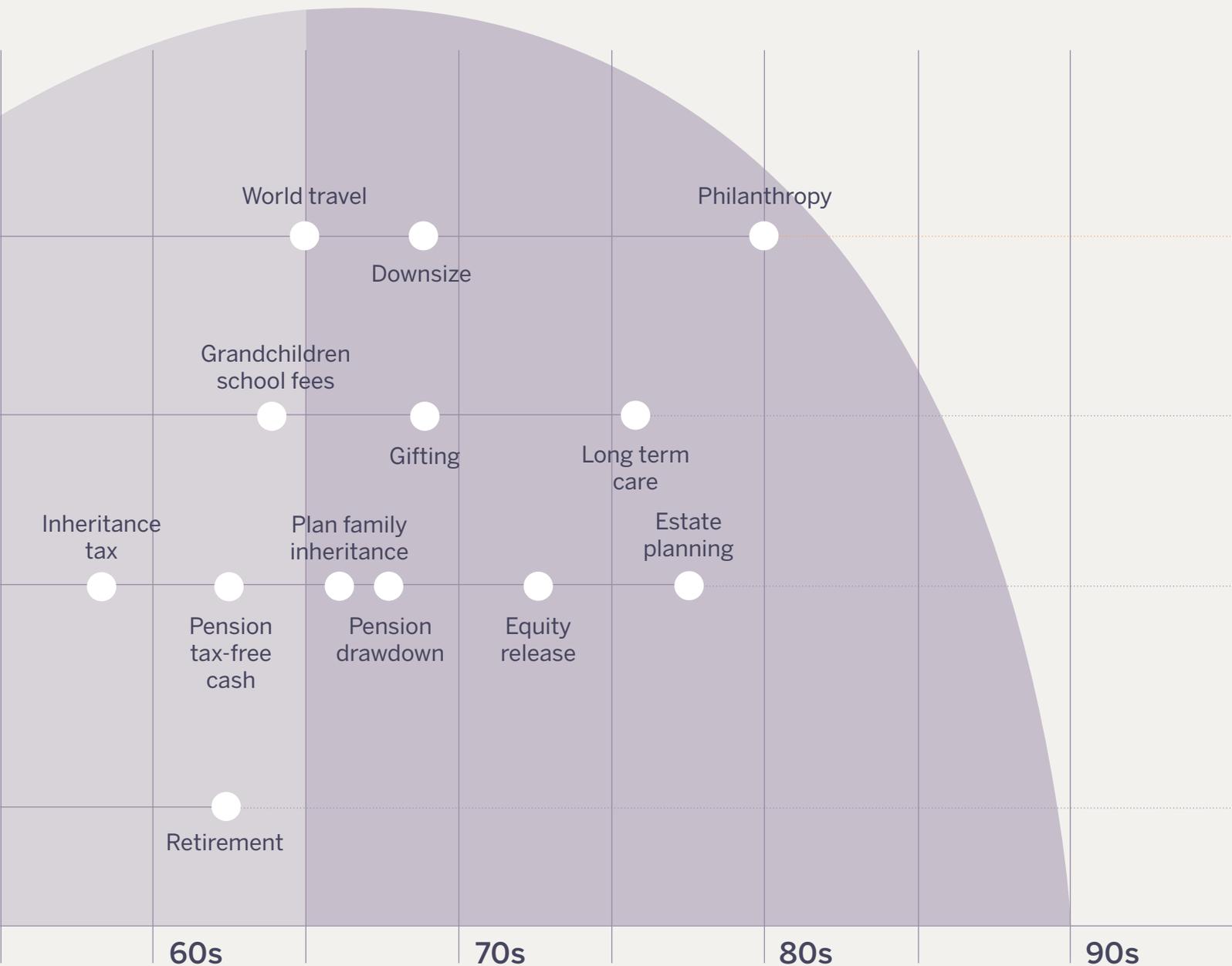
The average cost of a UK boarding school, up by 41% from 2013¹

21%

Of those aged 55+ have no private pension²

15%

Of the UK population aged 85+ currently live in care homes³



¹ Source: The Independent School Council

² Source: <https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet>

³ Source: ons.gov.uk

Investment Management Service

Our Investment Management Service (IMS) offers a range of four risk-based investment strategies. Investing via a fund, as opposed to an individually tailored portfolio, allows for diversification across a broad range of asset classes which can help reduce volatility, even for smaller portfolios.

A pooled approach can also be a cost-effective means of ensuring your clients' investments are managed by a professional investor, and what makes JM Finn's IMS funds different are their holdings in direct stocks, as well as collective funds.



Very knowledgeable, always approachable, very efficient and very helpful.

JM Finn client

Consistent investing

The portfolios are managed via a consistent and disciplined approach. By drawing upon the wider, long-established investment expertise, the funds are focused on delivering superior, risk-adjusted returns over the long term.

The funds are comprised of a diverse mix of asset classes and geographies and take a blended approach to the way in which the assets are accessed. Where possible, the IMS strategies will typically invest via direct equities for UK exposure and use third-party funds, for overseas and specialist sector exposure.

Our Investment Management Service can be used to manage a wide range of investment vehicles, including trusts, ISAs, JISAs and personal pensions such as SIPPs.

⬇ Key features

Four distinct investment strategies

Managed in line with different risk tolerances

Long-term investment horizon

Exposure to a broad range of asset classes

Eligible for ISAs and JISAs

Direct investing where possible helps keep costs down

Wealth Management Service

For more complex investment needs, we can create a bespoke portfolio for your clients as part of our Wealth Management Service.

Using our expertise, we will manage a portfolio in line with the individual's attitude to risk, allowing you to focus on the other aspects of your clients' wealth.

Investment approach

At JM Finn our investment philosophy has been shaped by our experience of investing on behalf of private clients, leading us to adopt a long-term, conservative attitude to investing.

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.

Direct investing

Our portfolio management services are built primarily around a selection of direct stocks and funds designed to meet your clients' individual investment requirements, underpinned by a focus on first-hand and detailed research of the underlying investments.



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

JM Finn client

Focused research

Our dedicated Investment Office supports investment decisions with robust research. Each year we meet with an extensive range of well-established UK PLCs which allows us to appraise the individual company in addition to giving an invaluable insight into the industry, sector and wider economic picture. This first-hand information fosters a better level of understanding and assists our investment managers in managing portfolios.

Key features

Long term approach

**Tailored to clients' specific
goals or constraints**

Direct investing

Backed by focused research

Flexible and reactive investing

**Suitable for SIPPs, bonds
ISAs and other tax wrappers**

Inheritance Tax Portfolio Service

It is possible to mitigate the effects of Inheritance Tax via a number of solutions, one of which is an Inheritance Tax Portfolio Service which invests to achieve Business Relief.

Business Relief

Investments qualifying for Business Relief (BR) have two key criteria: they must be trading companies, thus excluding investment companies and shell, or dormant, companies and they must be unquoted, which for the purposes of BR includes shares listed on AIM and Aquis Exchange PLC.

Inheritance Tax Portfolio Service

The service comprises an individually tailored portfolio of qualifying investments that, under current legislation, falls outside a taxable estate if held at death (planned reduction to 50% relief from April 2026), once they have been held for a minimum of two years.

Established investment approach

The approach employed in purchasing AIM stocks is to buy at attractive valuations, with a specific focus on not overpaying for shares at any given time. To do this on a consistent basis we constantly review the market to ensure we have sufficient breadth of opportunities to invest in.



13%
of people will have inheritance tax due on their estate after their death or the death of their partner by 2033¹

Benefits

There are some key benefits to trying to reduce an estate's IHT burden via the BR route:

- **Simplicity:** there is no need to set up a trust or engage with any complex legal structures.
- **Speed:** unlike other IHT mitigation schemes, there is no need to wait seven years for the tax relief to take effect.
- **Flexibility:** thanks to the ease of access, should circumstances change, the holdings can be sold, subject to liquidity, whenever necessary.
- **Potential to receive dividends and growth on client investment:** We are also able to tailor portfolios to suit individual investment objectives – including capital growth, income or a balance of both.

Risks

Because of the nature of the markets in which the portfolio invests, the shares are deemed to be high-risk investments, and the possibility of losing money is therefore also high.

Key features

IHT mitigation a primary focus

Simpler than setting up a trust

Flexible should circumstances change

Long-standing investment process

¹ <https://ifs.org.uk/articles/only-millionaires-should-fear-inheritance-tax-not-property-owning-middle-class>

Overview of services

On the basis that investors are individual, having a range of investment services allows advisers to find suitable options for different investment profiles.

	Unitised	Bespoke		
	Investment Management Service	Wealth Management Service	Gilt Portfolio Service	IHT Portfolio Service
Minimum Investment	£20,000	£250,000	£250,000	£100,000
Investment Approach	Direct stocks and collectives	Direct stocks and collectives	UK government bonds and cash	Direct AIM stocks
Risk Mapped	✓	✓	✗	✗
Account Structure	Pooled	Segregated	Segregated	Segregated
ISA Available	✓	✓	✓	✗
Available on 3rd Party Platform	✓	✗	✗	✗
Online client portal	✓	✓	✓	✓
Paperless Reporting Option	✓	✓	✓	✓



Get in touch

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

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

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Important Notes

This document is intended for professional advisers only and not to be passed on to retail clients. 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.

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