

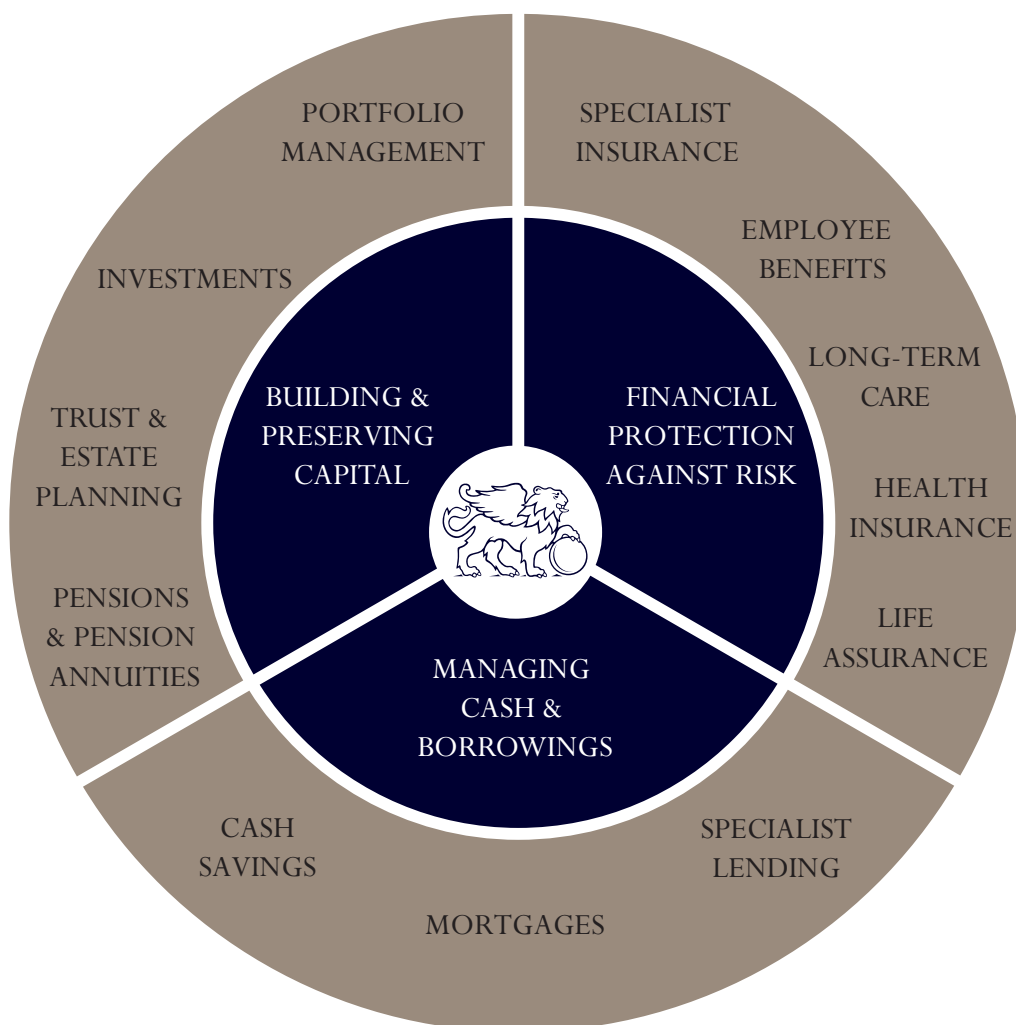


ST. JAMES'S PLACE

WEALTH MANAGEMENT

PARTNERS IN MANAGING YOUR WEALTH

A COMPREHENSIVE RANGE OF SOLUTIONS



In addition to our experience and expertise, products and services from other providers have been carefully selected to complement and enhance the range of St. James's Place products on offer. We believe the providers represent the 'best of breed' in their respective categories, and are capable of delivering the high standards you would expect. Examples of some of the providers are shown overleaf.

Your home or other property may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place may fall as well as rise. You may get back less than the amount invested.

Trusts are not regulated by the Financial Conduct Authority.

Investments

| | | | |
|---------------------------|-----------------------------|------------------|--------------------------|
| • Aberdeen | • Columbia Threadneedle | • MidOcean | • Select Equity |
| • Aristotle | • EdgePoint | • Nippon | • Stamford Associates |
| • Artemis | • First State Stewart Asia | • Oaktree | • State Street |
| • Artisan Partners | • Invesco Perpetual | • Orchard Street | • S. W. Mitchell Capital |
| • AXA Investment Managers | • Janus Henderson Investors | • Paradice | • TwentyFour |
| • BlackRock | • J O Hambro | • Payden & Rygel | • Wasatch |
| • BlueBay | • Loomis Sayles | • Redington | • Wellington Management |
| • Brigade | • Magellan | • RWC | • Woodford |
| • Burgundy | • Majedie | • Sands Capital | |
| • Capital Four | • Manulife | • Schroders | |

Private medical insurance

| | |
|-----------|------------------|
| • Aviva | • VitalityHealth |
| • AXA PPP | • WPA |
| • Bupa | |

Pensions

| | |
|----------------|------------------------|
| • Aegon | • NOW: Pensions |
| • Aviva | • Royal London |
| • Curtis Banks | • Scottish Widows |
| • Friends Life | • The People's Pension |
| • NEST | |

Individual life & health protection

| | |
|------------------------|----------------|
| • Aegon | • LV= |
| • AIG | • Royal London |
| • Aviva | • VitalityLife |
| • Cirencester Friendly | • Zurich |
| • Legal & General | |

Immediate needs annuities

| |
|----------------|
| • Friends Life |
| • Just |

Tax services*

| |
|------------------|
| • EY |
| • Kingston Smith |

Employee benefits

| | |
|---------------|-------------|
| • Aviva | • Staffcare |
| • Canada Life | • Unum |

Mortgage lenders

This is a selection of those available

| | |
|-----------------------------|----------------|
| • Barclays | • Nationwide |
| • Coventry Building Society | • Santander |
| • Halifax | • Virgin Money |

*Please note that these services are separate and distinct from those offered by St. James's Place.

Pension annuities

| | |
|---------------|-------------------|
| • Aviva | • Just |
| • Canada Life | • Legal & General |

Legal services*

| | |
|---------------------|-----------------|
| • Brodies | • Linder Myers |
| • Clarke Willmott | • Mills & Reeve |
| • GEO. L. Maclaine | • Pavilion Row |
| • Kings Court Trust | |

Tax-advantaged investments

| | |
|-------------------|---------------------------|
| • Albion Ventures | • Mobeus Equity Partners |
| • Close Brothers | • Octopus Investments |
| • Downing | • Oxford Capital Partners |
| • Draper Esprit | • Parkwalk |
| • Foresight | • Puma Investments |
| • Ingenious | • TriplePoint |
| • MMC Ventures | • Unicorn |

The panel is subject to change as managers open and close fundraising activity throughout the year.

Specialist general insurance

| |
|-----------------------------|
| • Miller Insurance Services |
| • PaymentsShield |
| • Select & Protect |
| • Stackhouse Poland* |

Discretionary fund management

| |
|--------------------|
| • Rowan Dartington |
| • MASECO* |

Whole of life protection

| | |
|-----------------------------|----------------|
| • AIG | • LV= |
| • Aviva | • Royal London |
| • Canada Life International | • VitalityLife |
| • Legal & General | • Zurich |

Specialist lenders

| |
|--------------|
| • Metro Bank |
|--------------|