



**ST. JAMES'S PLACE**  
WEALTH MANAGEMENT

*Represented by*

**JOHN T CROSS**

**CHRIS M COOTE**



**Partners in managing your wealth**

# Our business relationship



**John T Cross**  
Principal Partner  
St. James's Place Partnership

I offer face-to-face advice and specialise in meeting the financial needs of people who have created more capital and whose circumstances are therefore more complicated than average.

I offer a personal wealth management service. I do not provide off-the-shelf (or off-the-web) solutions, but offer you the benefit of a single relationship to meet all your financial needs, whether your priority is to:

- ◆ Preserve capital
- ◆ Manage cash
- ◆ Gain financial protection against risk
- ◆ Reduce Inheritance Tax liabilities

*“The level of satisfaction may be judged by the fact that most new clients come to us as result of word-of-mouth recommendations”*

I have worked with John for over 15 years and my main emphasis is to maintain a long-term relationship with clients, the large majority of whom choose to continue a working relationship with me indefinitely, appreciating a source of trusted advice as their financial needs evolve over the years. The level of satisfaction may be judged by the fact that most new clients come to us as result of word-of-mouth recommendations from existing clients.

I very much look forward to building a long and valuable relationship with you in the future.



**Chris M Coote**  
Senior Sales Consultant  
Specialising in Investment  
& Estate Planning



# The dedicated team at our Royston Practice



**Sue Porter**  
Practice Manager



**Tracy Reid**  
Office Manager



**Suzanne Carter**  
Seminar Co-ordinator



**Vicky Watson**  
Secretary/Receptionist



**Sharon Shield**  
Personal Assistant to  
Chris Coote



# Partners in managing your wealth

With the hectic lifestyles we experience today, we find that fewer people have the time or often the inclination to manage their own financial affairs effectively. That is hardly surprising considering the financial world we now live in is both complex and fast changing.

However, at one time or another most of us will need to seek sound professional financial advice. As Partners of the St. James's Place Partnership we have a wide range of expertise and knowledge, developed over many years to help people, using an imaginative and innovative approach to financial planning solutions designed to fulfil their aims and aspirations, as well as that all important 'peace of mind' for their future.

As the details contained within this brochure will clearly demonstrate, we can offer you a seamless service of distinct quality and professionalism covering many aspects of wealth management, all backed by the successful St. James's Place Wealth Management Group.

St. James's Place Wealth Management offers a wide range of high quality wealth management services to individuals and businesses. It is an award winning FTSE 250 business with over £27 billion funds under management, and is well established as one of the UK's leading wealth management organisations.

At the heart of the business is the St. James's Place Partnership, which is the advisory channel for St. James's Place Wealth Management. This brings together some of the most experienced, able, and highly-regarded professionals working in financial services today.

Members of the St. James's Place Partnership have on average 17 years' experience in the industry and build long-term relationships founded on trust.

## Your personal guarantee

St. James's Place Wealth Management Group guarantees the advice given by us when recommending any of the products or services provided by companies in the Group.

This quite simply gives you reassurance and peace of mind when planning your financial future.



# The St. James's Place distinctive approach to investment management

We recognise that successful investment is critical to your future well being, but it is a field which presents an interesting challenge, as future performance is unpredictable.

At St. James's Place we adopt an innovative approach to this problem.

When you choose a fund manager, no matter how successful that manager has been, you can never be wholly sure that you have made the right choice. And even if you have, it may not continue to be the right choice over the years to come.

As St. James's Place Partners we can provide you with a radical and effective solution to this problem. Unlike most other financial services companies, the St. James's Place Wealth Management Group do not place your money in the hands of their own team of investments managers. Indeed, they have no investment managers of their own, and instead have selected a number of respected external investment houses to look after your funds.

The cornerstone of the St. James's Place approach to investment management is its Investment Committee, chaired by Sir Mark Weinberg and advised by the highly respected consultants Stamford Associates.



Stamford Associates is a leading investment consultancy firm with a wealth of experience in investment portfolio analysis, performance measurement, behavioural finance and investment consulting.

The Investment Committee has the responsibility of selecting, monitoring and changing external fund managers. If the Committee loses confidence in the ability of an existing firm of managers it will replace them, without any charges to you.

*“By selecting a number of leading investment houses, each with its own distinctive investment style, we are able to offer our clients the opportunity of aiming to obtain consistent, superior investment performances over the long term”*

Sir Mark Weinberg, President of St. James's Place Wealth Management plc



# Building and preserving capital



Your financial situation is unique and so, if financial advice is to be truly valuable, it must be based on a comprehensive and detailed overview of your individual financial circumstances.

We offer face-to-face advice either at your home or at our Royston office and specialise in meeting the financial needs of people, like yourself, who have created capital.

For the great majority of our clients, aiming to achieve significant growth in the value of their capital over time and then preserving the value of that capital for themselves and their children, is a key objective.

We place particular emphasis on two crucially important areas:

- 1. Developing investment strategies to make best use of the range of asset classes, markets and investment managers that the world of investment has to offer.*
- 2. Placing your funds in investment vehicles that minimise your liability to taxation.*

We naturally have access to the full range of 'mainstream' tax-privileged investments, such as ISAs and Pensions, as well as professionally managed on and offshore investments. We can also create and implement more sophisticated tax-minimisation strategies, with a particular emphasis on reducing your estate's liability to Inheritance Tax. The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief depends on individual circumstances. The favourable tax treatment of ISAs may not be maintained in the future and is subject to changes in legislation.

## Inheritance tax & estate planning

If you are deciding who is to benefit from your estate or are expecting an inheritance yourself, careful planning can prove of vital importance. Inheritance Tax affects an increasing number of families, especially with the past decade's rising house prices, and use of the current exemptions should be made.

We are able to offer a diverse and innovative approach to planning, using a number of leading products by specialists in their field. These include:

- ◆ Specially tailored schemes for Inheritance Tax
- ◆ Suitable Trusts
- ◆ Will Writing Services\*
- ◆ Estate Planning - to include the correct use of investment vehicles and protection policies



*\*Separate and distinct service to those offered as a representative of St. James's Place. Wills and Trusts are not regulated by the Financial Services Authority.*



# Financial solutions individually tailored for you

Our areas of expertise include:

## Personal Investment solutions

*Managing risk against reward*  
*Protecting against inflation*  
*Investment diversification*  
*Expert investment management*  
*Investment monitoring*

## Inheritance Tax Planning

*Utilising your allowances*  
*Will Trust Arrangement\**  
*Lifetime gifts*  
*Contingency planning*

## Trustee Investments

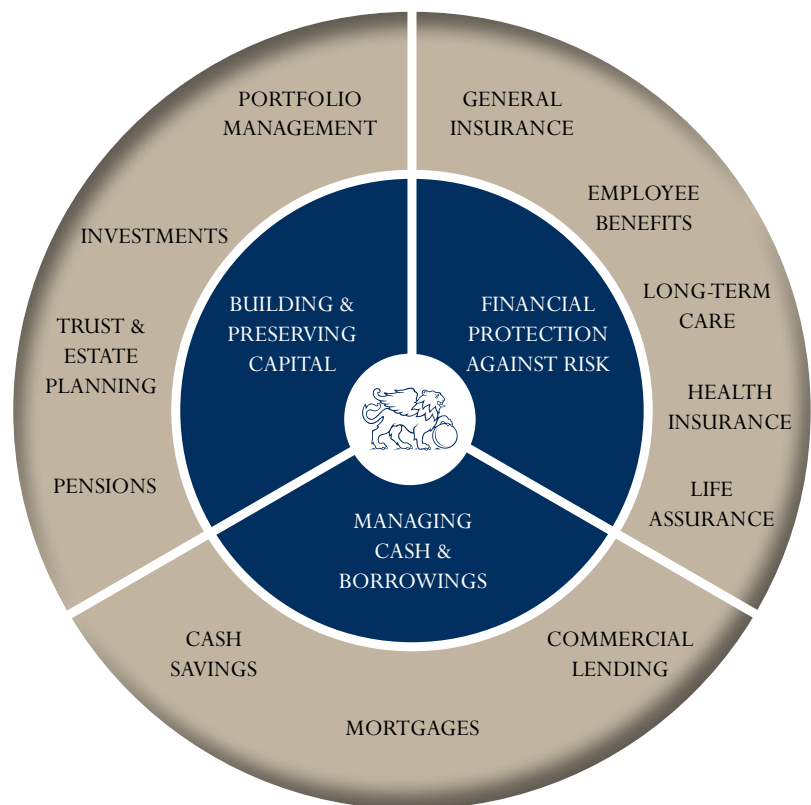
## Private Portfolio Management Service

*\*Separate and distinct service to those offered as a representative of St. James's Place.  
Wills and Trusts are not regulated by the Financial Services Authority.*

However, the service we provide is all about you **and** your family.

The St. James's Place Partnership can offer you the benefit of a single relationship to meet all your financial needs whether your priority is to:

- ◆ Build or preserve capital
- ◆ Manage cash and borrowings
- ◆ Gain financial protection against risk



## A wealth of expertise

As can be seen above, at our Royston office we are experts in the field of Investment and Estate Planning, but if your circumstances require advice for a particular issue outside of our area of expertise we will consult and, if necessary, introduce you to a specialist colleague from within the Partnership, just as we ourselves are consulted on areas of Investment and Estate Planning by other Partners.



# A service held in high regard



**Sir Mark Weinberg**  
President of St. James's Place



**Mike Wilson**  
Chairman of St. James's Place

*"We have known John Cross for over twenty years and his Practice has made an outstanding contribution to the success of St. James's Place."*

## Client testimonials

*"What impressed us back in 1996, and still does today, is the genuine help and advice given to us by John Cross and Chris Coote. Whenever we need to discuss our investments they are always there to help and advise, this gives us a feeling of total confidence. With their guidance and expertise which they gave accumulated over many years, and as such we would not hesitate to recommend them both. Our only regret was that we were not able to make investments with St. James's Place Wealth Management much earlier."*

**Mr Wallace, Royston**

*"We have been well established clients of St. James's Place ever since our first meeting at your seminar at Alexandra Palace in January 1992. John and Chris have provided us with help and advice ever since first meeting so state with sincerity our high esteem with which we regard yourselves and the company you represent."*

**Mr & Mrs Hall, Enfield**

*"When I heard about St. James's Place and its operations, curiosity got the better of me and I had to go along to one of the seminars run by John Cross and Chris Coote to find out for myself. I was very impressed and the result was that later, I had a confidential meeting with Chris Coote and received advice (without pressure or obligation) as to what I could do to offset my Inheritance Tax liabilities and maximise the investment of my current savings. The advice given was sound.*

*One great advantage is that all investments made with the company are well spread to minimise losses, and investment managers are changed, without cost to ourselves, if they fail to perform and maintain the high standards set by St. James's Place.*

*I would recommend St. James's Place, John Cross and Chris Coote in particular, without any hesitation to any would be investor who would like IHT and financial advice."*

**Mr Hart, Sudbury**

*"Since our retirement we have taken the advice of John Cross and invested money in a number of financial schemes recommended by him. We have complete confidence in our dealings with John Cross over many years and, in spite of current adverse conditions, feel that his expertise will result in the best possible outcome as the financial situation improves."*

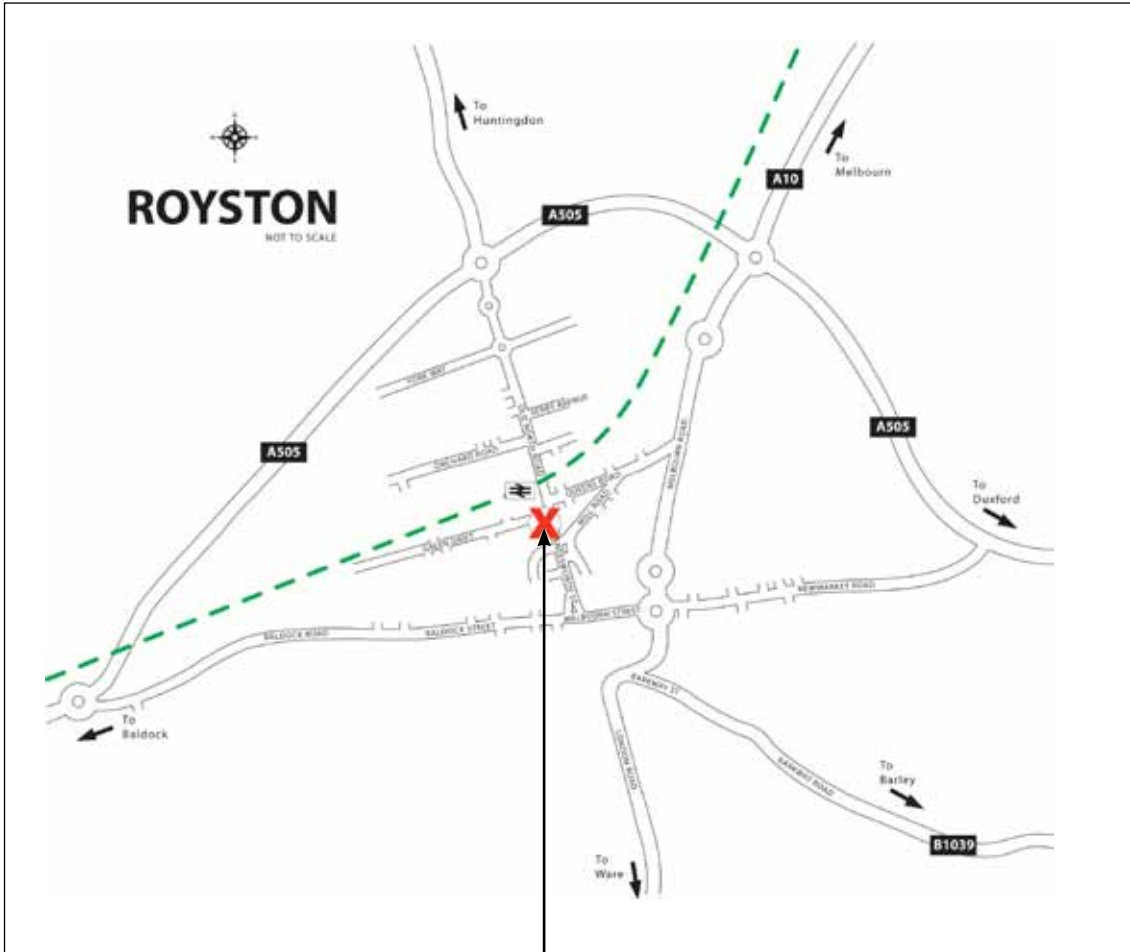
**Mr Stamper, Kettering**



# The Royston Practice philosophy

*Our core values focus upon offering an expert service of distinct quality, integrity and excellence, with specific regard to Investment and Inheritance Tax planning, which in turn gives financial peace of mind to discerning individuals.*





### **THE ROYSTON PRACTICE**

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For more information check our website:

**[www.sjpp.co.uk/johncross](http://www.sjpp.co.uk/johncross)**

Representing St. James's Place Wealth Management plc which is authorised and regulated by the Financial Services Authority. The St. James's Place Partnership and title 'Partner' are marketing terms used to describe St. James's Place representatives.