

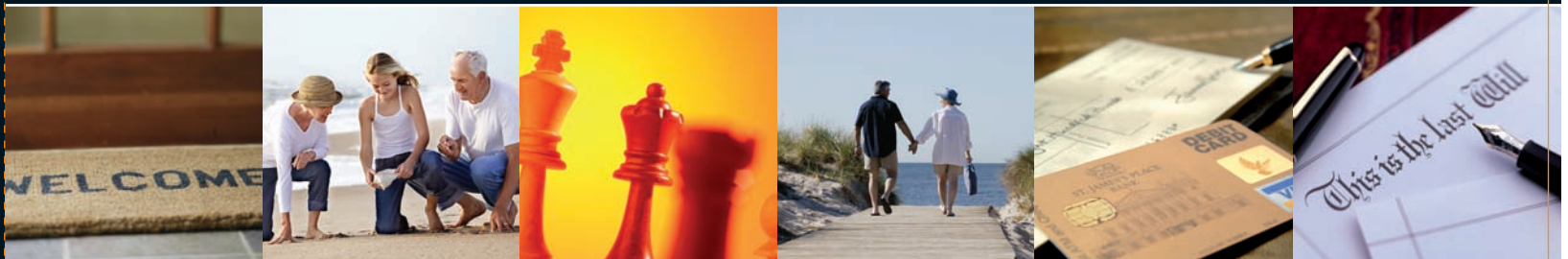


ST. JAMES'S PLACE
WEALTH MANAGEMENT

MICHELLE GERMAIN & STEPHEN GERMAIN

Partners of the St. James's Place Partnership

PARTNERS IN MANAGING
YOUR WEALTH



THE ST. JAMES'S PLACE WEALTH MANAGEMENT GROUP

The St. James's Place Partnership...

The St. James's Place Partnership is an elite group, made up of many of the most experienced, able and highly-regarded professionals working in financial services today.

The Partners - so called because of their common purpose and shared values - work from a network of offices across the UK. On average, they have 17 years' experience in financial services: only a small proportion of financial advisers can meet this selection criteria.

Focused solely on face-to-face advice, the Partnership is well-established as one of the UK's leading wealth management organisations.

...part of the St. James's Place Wealth Management Group

The St. James's Place Wealth Management Group is a provider of a wide and growing range of financial services of outstanding quality, available exclusively through the Partnership. The St. James's Place Wealth Management Group has grown strongly and consistently.

The Group is owned by St. James's Place plc, a public company that was established by Mike Wilson, Sir Mark Weinberg and Lord Rothschild and is now placed within the FTSE 250.



ST. JAMES'S PLACE
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**Michelle Germain, Dip PFS CeMap
Specialist St. James's Place Partner:
Business Advice and Retirement Planning**



Michelle's financial services career began in 1996 when she moved from banking to providing mortgage advice with HSBC.

In addition to HSBC, Michelle has previously worked for Barclays and an IFA before being invited to join the St. James's Place Partnership.

She holds the Advanced Financial Qualifications in Advanced Pensions, Personal Investment Planning and Business Investment Planning, which is reflected in her specialist areas.

Michelle steadfastly believes a Practice should exclusively revolve around the clients and their own requirements, which are so easily and often overlooked in large organisations. A high level of professional services and regular client contact forms the basis of her philosophy and it is that that has resulted in the vast majority of all her business coming from satisfied clients that have been happy to recommend Michelle.

The Financial Service Industry continues to experience many changes – Mortgages are now regulated, Pensions have undergone a significant overhaul, Inheritance Tax and Trusts are being closely monitored by the Government. For these reasons, Michelle feels it is no longer viable for one adviser to be completely knowledgeable in all areas of financial planning.

With this in mind, Stephen and Michelle have aligned themselves with carefully chosen St. James's Place Partners that are able to complement their own skills and expertise in order to provide a complete wealth management service. This ensures that their clients have confidence and trust in the advice received from their practice.

Michelle is often used by other St. James's Place Partners in order to give their clients expert pension advice.

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ST. JAMES'S PLACE
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Stephen Germain
St. James's Place Partner
Investment, Trust & Estate Planning Advice



Stephen has been providing valuable financial advice to business and high value clients for the last 20 years. Having previously worked for HSBC, Stephen was delighted to join the St. James's Place Partnership. He felt the benefit of the St. James's Place distinctive approach to Investment Management would enhance his clients' financial standing, both in the short and long term.

Stephen steadfastly believes a practice should revolve around the clients and their requirements, which is often overlooked in larger organisations. A bespoke professional service and regular client contact forms the basis of his philosophy. This approach has resulted in the vast majority of his business coming from satisfied clients that have been happy to recommend him.

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ST. JAMES'S PLACE
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WOULD YOU BENEFIT?

Our practice has grown predominantly as a result of personal introductions and recommendations from existing clients who have individually benefitted from our advice.

We specialise in providing face-to-face advice tailored towards meeting the financial needs of people who have created more capital, or who earn higher incomes than average and whose circumstances are therefore more complicated than average. Clients ask us to help them address simple and straightforward issues and also to resolve complex and multi-faceted problems.

Our typical clients tend to have a profile, whose characteristics are as follows:-

- Are serious about their personal financial success
- Have total household income of £75,000+
- Have net worth of £500,000+
- Have the desire to become financially independent
- Know that their affairs could be better arranged to pay the taxman less, increase their wealth and provide greater security
- Care for family, community, someone or something other than themselves
- Are receptive to professional relationships
- Like making decisions and following through with them.

If you would like to find out more about the successful and truly dedicated service we can provide for you, your family or your business than please do not hesitate to contact us – we would be delighted to hear from you.

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ST. JAMES'S PLACE
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A RANGE OF SERVICES TO MEET ALL OF YOUR FINANCIAL NEEDS

Inheritance Tax Planning and Tax mitigation

Trust and Estate Planning*

Portfolio Management

Investing for growth and/or income

Trustee Investment Schemes

Investment of corporate pension funds

Business Assurance

Business Succession Planning

Corporate Retirement Planning

Corporate Tax Planning

*Commercial Mortgage Advice**

At Retirement Planning

Pre-Retirement Planning

Pensions in Divorce Services

Long Term Care

Personal and Family Protection

Critical Illness Protection

Income during disability

School and University Fees Planning

Personal Mortgage advice

Will Writing Services†*

Private Client Banking

*Please note these areas are not regulated by the Financial Services Authority.

†Will writing is a separate and distinct service to those offered by St. James's Place.

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ST. JAMES'S PLACE
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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 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 can also include the correct use of Investment vehicles and Protection plans*

**Separate and distinct service to those offered as a representative of St. James's Place. Some of these services may charge a fee, such as assistance in Will Writing services.
†Please note that Wills and Trusts are not regulated by the Financial Services Authority.*

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ST. JAMES'S PLACE
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PLANNING FOR RETIREMENT

Without careful planning, many people may not have the opportunity to achieve financial security in retirement. Poor investment returns and falling annuity rates have led to many pension schemes losing money in recent years.

Now more than ever it is important to take expert advice to secure your financial future. The Government has revolutionised retirement planning by introducing new rules that allow much greater flexibility as to funding pensions and the potential benefits that can be taken. Opportunities also bring potential pitfalls and some people will be faced with an unexpected tax charge. We can offer you expert advice in the following areas:

- Pre-retirement planning
- Calculation of the maximum contribution to pension arrangements
- Transfers from existing pension schemes
- Retirement planning for company directors and professionals
- Exit planning for company directors*
- Investments for existing personal and occupational pension schemes
- Inheritance Tax planning through pension schemes
- Retirement options encompassing new 'A'-Day rules and tax efficiency options

*May involve a service that is separate and distinct to those offered by St. James's Place.

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ST. JAMES'S PLACE
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THE DISTINCTIVE ST. JAMES'S PLACE APPROACH TO INVESTMENT MANAGEMENT

Successful investment is critical to your future financial well-being, but it is a field which presents a unique problem: future performance is unpredictable.

As a result, when you choose a fund manager, no matter how successful, you can never be 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.

The St. James's Place Wealth Management Group adopts a radical and effective solution to this problem. Unlike most other financial services companies, we do not place your money in the hands of our own team of investment managers. Indeed, we have no investment managers of our own and instead have selected a number of respected external investment houses to look after our 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 respected consultants Stamford Associates.

The Investment Committee has the responsibility of selecting, monitoring and changing external fund managers. To this end, the Committee meets quarterly to review performance and consider detailed reports from each external firm. If a change in the marketplace calls for the addition of another firm, the Committee will select one. If the Committee loses confidence in the ability of an existing firm of managers it will replace them, without any tax implications or charges on the clients.

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SCHOOL FEES PLANNING

We all want the best for the children in our lives. We don't know what their future will hold, but we do want to make sure they have every opportunity to do well and be happy, whatever they eventually decide to do.

Of course, money isn't everything, but it can help to give the children in our lives a head start. It can open up opportunities, ensure that they have a good education and help them get established when they grow up. Starting to save money now can be the difference between whether or not they can afford to do what they would like when the time comes. It's one way that you can give them the best start in life.

Helping you to help them is where we come in. We are experts in wealth management and with our advice you can ensure you choose the ideal investment for what you want to achieve.

You can shape the future of the children in your life and help make their hopes a reality. Why not give them a chance.

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ST. JAMES'S PLACE
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KEEPING YOU INFORMED

Our core values focus upon offering an expert service of distinct quality, integrity and excellence, through face-to-face advice. However, between meetings, it is also our intention to provide clients with access to information as and when required. Please find below some of our communications:-

Website – www.sjpp.co.uk/gfa

Here you will find a wealth of information on many different areas of financial planning and links to in-depth analysis on our fund managers and distinctive approach to investment management. Once registered, existing clients can also gain access to their own portfolio valuations. The site is continually updated and also provides information on the latest issues via the links to St. James's Place TV (SJP TV) and Bulletins.

Market Bulletin

This is available on the homepage of our website and emailed to our clients weekly. It aims to pick out some of the key financial and economic issues touched on in the press over recent days and from time to time includes the views of some of our independent fund managers.

SJP TV

From the website, you are also able to obtain access to St. James's Place TV (SJP TV), a web streaming service featuring regular video updates from our fund managers, in-house experts and directors.

The Investor

This is a quarterly, high quality, topical magazine for investment and pension fund clients of The St. James's Place Partnership. It covers a range of articles including interviews with fund managers and notable clients, topical issues and planning ideas through to investment performance statistics and analysis of The St. James's Place range of investments.

Contd/...

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ST. JAMES'S PLACE
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KEEPING YOU INFORMED

Annual Budget Report and Tax Focus Card

The Budget Report provides you with a comprehensive overview of all the essential facts covering the taxation issues announced in the main budget.

The 8-panel Tax Focus Card contains all the essential tax facts, rates and figures you need, including Income Tax, Pensions, ISA's, IHT and much more.

Newsletters

From time to time we provide e-newsletters covering different areas of financial planning such as Investments, Inheritance Tax and Pensions. These can include fact sheets highlighting key planning ideas as well as providing an update of the latest news and developments in these areas.

Six monthly phone call

Other than our annual meeting, as a practice, we will contact you bi-annually to see if there are any immediate issues you wish to discuss.

Your call

If your circumstances change in the year; good things like a bonus, a house move, a promotion, a pregnancy or not so good things like a redundancy, ill-health, divorce, whatever.... we'd like to be one of the first people "You Call" upon for professional, financial advice.

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CHALLENGES FOR YOUR BUSINESS

- How to structure your remuneration strategy in the most tax efficient and cost effective manner
- How best to react to changing pensions legislation
- How to structure your benefits package in order to recruit and retain employees
- How to secure the best deal for corporate finance
- How to fund future expansion
- How to establish an effective exit strategy*
- How to effect a Management Buyout/Buy In*
- How to protect your business and ensure a smooth succession

*May involve a service that is separate and distinct to those offered by St. James's Place.

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SPECIALIST FINANCIAL PLANNING FOR WOMEN

Michelle is very active in promoting better financial awareness for women. As a mum with a busy lifestyle herself, she knows that a lot of women find it very difficult to allocate sufficient time to manage their finances in the most effective manner.

We live in the 21st Century where many women run their own businesses and have their own financial needs. It is a high risk strategy to solely rely on a spouse or partner for our income in retirement or life insurance needs. The modern woman has very different requirements and expectations.

Michelle said; 'I treat female clients the way I would like to be treated. I give them bespoke advice, supported by the facts they need to take control of their finances and future.'

I find that over time my clients rely heavily on me to "take care" of their financial affairs, making their lives a little less stressful'.

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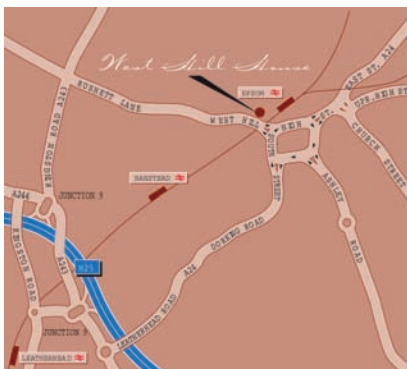
ST. JAMES'S PLACE WEALTH MANAGEMENT

HOW TO FIND US



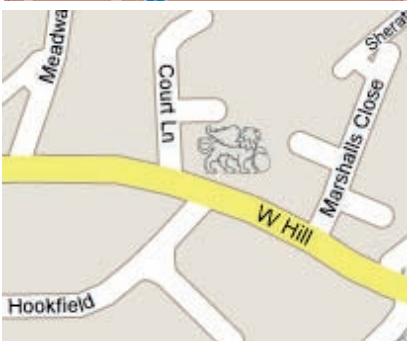
From M25

At Junction 9 follow the A243 to Hook / Chessington. Turn right at crossroads signposted B280 Epsom. Follow this road and turn right at all roundabouts. After the 4th roundabout West Hill House is on the left after the green.



From A3

Take the A244 to Leatherhead / Oxshott. Turn left at Fair Oaks Lane (B280) Stay on this road through Malden Rushett and follow signs to Epsom (B280). Turn right at two mini roundabouts. West Hill House is on the left after the green. For entrance turn left into Court Lane.



Trains

Services are run regularly to and from Waterloo, London Bridge and Victoria.



Parking

Our entrance is in Court Lane, off West Hill. West Hill House is immediately on your right. Visitor parking is the first 2 bays on your right as you drive in.

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GUARANTEEING OUR ADVICE

The St. James's Place Wealth Management Group guarantees the advice given by us, as members of the St. James's Place Partnership, when recommending any of the products and services provided by companies in the Group.

Expert advisers, a broad perspective of your situation, a lasting relationship and guaranteed advice - four distinctive benefits of the St. James's Place Partnership approach to wealth management.

The St. James's Place Wealth Management Group guarantees the advice given by its representatives when recommending any of the products and services provided by companies in the group.

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 the title 'Partner' are marketing terms used to describe St. James's Place representatives.