FRANKLYN

FINANCIAL MANAGEMENT

OUR WORKING RELATIONSHIP

SENIOR PARTNER PRACTICE OF

ST. JAMES'S PLACE

WEALTH MANAGEMENT

FRANKLYN

FINANCIAL MANAGEMENT

Welcome to Franklyn Financial Management

Thank you for taking the time to discover more about Franklyn Financial Management. I'm hopeful this will mark the beginning of a long term relationship that will make a positive difference to your long term financial future.

When I founded FFM in 1999, I did so with the aim of providing a unique level of personalised service to all clients, many of whom I am now proud to call my friends. As our business has grown over the years we have kept our core principles exactly the same as day one, to 'earn the right' to be considered your trusted financial adviser.

Our objective is to assist our clients in making informed and intelligent financial decisions through face-to-face holistic advice. As time has progressed we often find ourselves acting as a bridge between one generation to the next, and it is this long term proposition I sincerely hope we have the opportunity to deliver to you.

Andrew Chatterton BA (Hons) Dip PFS
Managing Director and founding Partner, Franklyn Financial Management
Senior Partner Practice of St. James's Place Wealth Management

OUR PHILOSOPHY

Established in 1999 we are a highly respected Wealth Management Company who from our location in Cheshire has a rapidly growing and diverse UK client base. Our team are highly professional and experienced who pride themselves in putting our clients' first in order to achieve long term financial objectives. We are a Senior Partner Practice of the St. James's Place Wealth Management Group who are a FTSE 100 company. We aim to give our clients the ultimate investment management and financial solutions experience.

Philanthropy is important to us, our most notable event the annual 'Summer Swing' raises fantastic amounts for The St. James's Place Foundation every year, of which you can find more details on our website **www.ffmsummerswing.co.uk**

OUR FOCUS

Our focus is on you, your objectives and your priorities.

Putting you firmly at the centre of everything we do is core to our culture and enables us to deliver a genuinely client-focused business. We do not provide off the shelf (or off the web) solutions, but offer you the benefit of a single relationship to meet your financial needs both now and in the future. If we meet or exceed your expectations, we believe that not only will you become and remain a satisfied client but that you may also become an advocate for our practice.

We aim to deliver our commitment to you by:

- Providing highly experienced and qualified personal face-to-face financial advice
- Understanding your financial circumstances and objectives
- Focusing on your priorities
- Affording you the opportunity to review your financial affairs regularly
- Ensuring that your investments are reviewed regularly
- Agreeing an on-going servicing framework with you
- Ensuring that our correspondence and literature is clear and easy to understand
- Encouraging and listening to your feedback
- Ensuring that our dealings with you are always sensitive to your particular needs

We liaise with other specialists and experts. Our structured advice process is designed to help our clients make informed decisions and avoid costly errors. The overriding aim is to establish and maintain trusting and mutually beneficial relationships over the longer term.

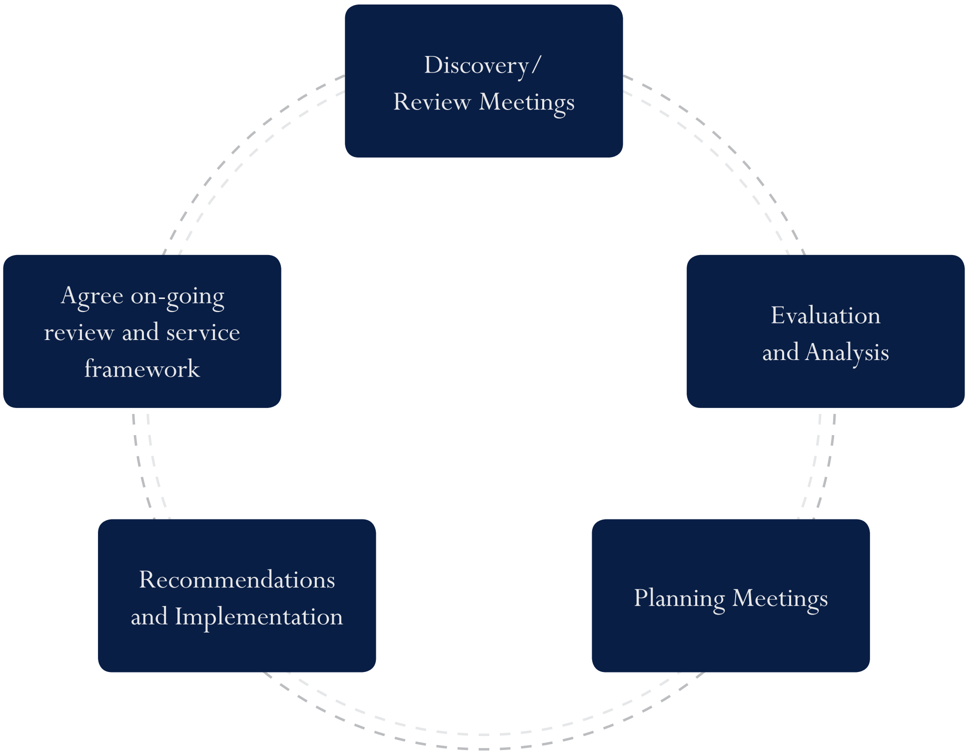
WORKING WITH US

You will:

- Have a clear understanding of your personal and financial objectives
- Develop a sense of progress towards your objectives
- Be more organised
- Have a plan in place which is supported by your adviser, that is risk adjusted and targeted to your objectives
- Have a proactive process in place to review your financial planning and consider on-going planning opportunities

WHAT YOU CAN EXPECT

The advice cycle



- Initial meetings are provided without obligation
- Expert evaluation and analysis in order to identify areas where we can assist you in achieving your goals or where we believe we can add value to your existing arrangements
- Planning meetings to consider options and agree a strategy suited to your risk profile and objectives
- Recommendations are always confirmed in writing and supported by personalised illustrations and key facts documentation
- As future needs and objectives change over time, we believe that a fundamental part of effective wealth management is regular face-to-face reviews of your arrangement. Only in this way can we ensure that our recommendations and advice remain "fit for purpose"

BESPOKE SERVICE AND COMMUNICATION

We work hard to understand the specific needs of each of our clients. We aim to provide you with a tailored service designed to meet those needs.

We aim to deliver our commitment to you through:

- Face to face reviews at an agreed frequency
- St. James's Place wealth account summary
- Online account summary
- Budget summary reports and tax focus cards
- Invitations to appropriate events and seminars
- Exclusive e-briefing service
- Half yearly report from the Investment Committee
- Regular topical briefing notes

FFM WEALTH CLOUD

We use our own document portal to communicate securely with our clients. This service is provided in conjunction with 'MyWealthCloud', arguably the world's safest and most intuitive online filing cabinet. The FFM Wealth Cloud bridges the gap between the paper and digital worlds. Protecting and storing your valuable documents and memorabilia, giving you, your family or your business complete peace of mind.

Protected by ultra-secure, state-of-the-art technology, all your documents are available for you to view, print or share, whenever you want, wherever you are.

OUR FEES

Our advice is not free. Details of the charges we make for our advice and how it is paid for are set out in the 'Key facts about our costs and services' document you receive. The cost for our advice is paid for and facilitated out of the overall charges levied on your investment.

The advice charges will also be discussed with you and the specific amount charged will be provided on your personalised illustration.

YOUR COMPREHENSIVE RANGE OF FINANCIAL SOLUTIONS

We advise on many aspects of wealth management, helping individuals of widely differing financial resources or life stages. This includes access to the exclusive range of St. James's Place products, which offer many important benefits.

Trusts are not regulated by the Financial Conduct Authority.

We are also able to assist businesses in the increasingly complex area of corporate financial planning, from pensions through to insuring against the loss of a key Director.

We can offer you the benefit of a single relationship to meet all your financial needs and give you reassurance by planning for your long-term security. Whatever your circumstances, we will work closely with you to create a financial strategy personalised to the specific needs relevant to you as an individual, your family or your business.

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

YOUR PERSONAL GUARANTEE

St. James's Place guarantees the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group.

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

The value of an investment with St. James's Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

In 2016 Andrew Chatterton was the proud recipient of the prestigious Stephen Sutton Foundation Award which was presented on stage at the O2 Arena in London. The award recognised the outstanding achievements of Andrew and the FFM team for their continued charitable efforts on behalf of the St. James's Place Foundation - largely by way of the annual Summer Swing Golf Day and Gala Dinner.

Since its inception, the St. James's Place Foundation has raised over £50 million & benefitted over 800 charities with vital funds through way of individual grants.

Visit **www.ffmsummerswing.co.uk** for details on how to support this award winning cause.

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