APOLLO

PRIVATE WEALTH

We exist to help you take control of your financial life, realise your ambitions, feel secure, and enjoy the freedom to live your life to the full.

Your wealth is our priority.

Contents

Welcome

Thank you for entrusting your financial life with us.

We know wealth isn't just money. It's the freedom to live your life, your way. Your aspirations matter to us, and our advisers are here to help you reach them with a bespoke financial plan, and a fully managed ongoing service.

Giving you control and clarity. Knowing that we have your back; that if something unexpected happens, your life won't be derailed. Having your time back, to enjoy the moments that matter. And, leaving your legacy. It's over to us.

You have our expert team at your disposal – throughout your financial life, and by your side in every decision.

Nauman Gondal
Chief Executive Officer   020 4586 7858

Helping you to manage your entire financial life

Birth of your child

Set up children's pension and Junior ISA

Purchase of holiday home

Utilising a bonus tax efficiently

Private school commences

Grandparents help using a Unit Trust

Funding equity buy-in via tax wrappers and investment solutions

Become equity partner

Investing tax efficiently and carrying forward unused pension annual allowances

Receiving a bonus

Obtaining relevant income, illness and death protection

Having a plan to look after dependants

Adding to wider accumulation and future planning

Taking stock options

Model retirement spending plans with pension and investment accumulation

Conceptualising retirement

*Investment-backed lending to bridge the cost of refurbishment

Home renovation

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief is dependent on individual circumstances.

The favourable tax treatment of ISAs may not be maintained in the future and is subject to changes in legislation.

*This service is provided by a lender whose services are separate and distinct to those offered by SJP. You must be aware that if the value of your investments falls below a level agreed between you and the lender, or you exceed your overdraft facility, the lender will be entitled to instruct St. James's Place to dispose of some of your investments to rectify this. By using your St. James's Place investments as security, you will restrict your ability to withdraw money from such investments. Full details would be provided prior to commencing.

Calculating the impact of a career change

Medical event

Caring for elderly relatives

Later life planning scheme for the cost of care

Considering alternative investments alongside pensions, ISAs and investment vehicles

Significant increase in income

Starting a business

Planning including scaling and aspects of exit strategies

Invest tax efficiently

Receive an inheritance

Sending child to university

Paying for education, accommodation and allowances

Utilising trusts and considering solutions such as life cover

Estate planning and succession

Sell remaining shares in family business

Utilise partner's CGT allowance and other tax-efficient options

Adjust portfolio exposure and draw tax-free cash from pension

Retire abroad

Help child onto property ladder

Assigning cluster in investment bond to help fund the deposit

with an integrated approach and fully managed service.

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A wealth of knowledge.

1

Your life

A clear plan is key to helping you meet your short, medium and long term goals.

During the first stage of your financial advice journey we will review your circumstances whilst identifying your aspirations, goals and financial needs:

- assets and liabilities; including properties, cash, investments, pensions and life assurance policies
- investments and pensions
- income; including payslips and tax returns (where relevant)
- personal circumstances

We recognise that everyone's financial journey is different, which is why our approach to financial and investment planning is based on your individual goals.

2

Your plan

During the second stage of your financial advice journey we will design a financial plan and investment strategy which is tailored to your needs.

Utilising best-in-class technology and building on our initial fact-find together, we will demonstrate to you cashflow and net worth modelling.

This will include various scenarios, and is designed to help you visualise when to take key decisions, enabled by your financial planning and wealth management, and informed by the performance of your investments and legislative considerations.

3

Your journey

Your adviser will present your bespoke Financial Planning Strategy Report and recommendations, that considers your time horizon, attitude to risk and capacity for loss.

SJP's carefully constructed, risk-rated investment portfolios enable you to diversify across a wide range of global asset classes whilst utilising a range of fund managers with different investment management philosophies.

By the end of this session, you will have a clear picture of how your plan is to be put into action, and when you can expect to achieve which goals accordingly.

4

Your review

Helping you stay on track to reaching your goals through changing market and personal conditions.

Your Apollo Private Wealth Adviser will continue to provide you with ongoing personalised financial advice.

We exist to build long term partnerships with our clients, adapting to your preferences and economic circumstances over time.

We will meet with you regularly to review your financial affairs at a time and place that suits you, and share regular communications tailored to your interests. It is how we ensure you are always involved in the process of achieving your financial ambitions.

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Shape your experience

TELL US YOUR PREFERENCES

Your financial concierge.

Scan the QR code to tell us your preferences.

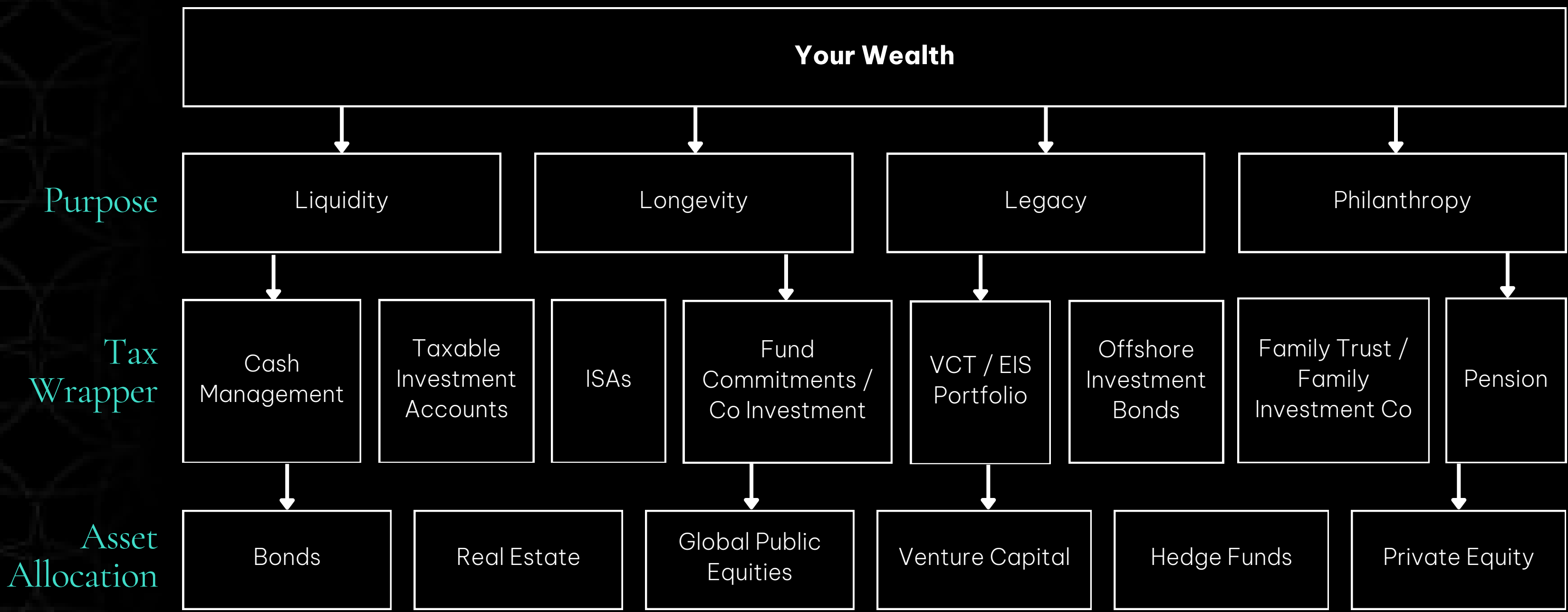
We provide a unique holistic service through our highly experienced Private Wealth Advisers, who are investment and tax planning specialists. We can also provide access to specialist banking services.

- Maintaining your lifestyle
- Preserving and growing your capital
- Protecting your wealth and your family
- Planning for intergenerational wealth succession
- Using your wealth to make an impact

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Services provided by any referral will be separate and distinct to those offered by St. James's Place.

Integrating your life goals with tax and investment strategy



Illustrative example, not to scale.

Financial planning

SPEAK WITH US

Navigating your entire financial circumstances.

- Retirement planning
- Investment and tax planning
- Restructuring estates
- Business succession and aspects of exit strategy planning

Protection and insurance solutions

SPEAK WITH US

Preserving your wealth by planning for risk.

- Life assurance
- Critical illness cover
- Income protection
- Key person and shareholder protection for business owners
- Accident and sickness cover
- Private medical insurance
- Employee benefits
- Property and high value asset insurance

Investment solutions

SPEAK WITH US

Constructed according to our core beliefs.

St. James's Place can carefully select from the world's leading fund managers, due to the scale afforded by being one of the UK's largest wealth management firms. This puts SJP in a position of great leverage in the ongoing influence of those funds.

- Access to globally commended funds and fund managers
- Helping to integrate ESG into how your money is manged
- Tax efficient wrappers including pensions, Individual Savings Accounts (ISAs), onshore and offshore bonds
- Global and regional equities
- Fixed income funds
- Property, private assets, and other asset classes

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief is dependent on individual circumstances.

Portfolio management

SPEAK WITH US

An orchestra of wealth accumulation and preservation techniques.

- Bespoke discretionary* portfolios
- Tax-efficient portfolios
- Advisory stockbroking*
- Company sharesave portfolios
- Capital gains tax offsetting and mitigation

*Provided by Rowan Dartington, the Discretionary Fund management and stockbroking arm of St. James's Place, which is wholly owned by the St. James's Place Group.

The value of an investment with Rowan Dartington will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The levels and bases of taxation and reliefs from taxation can change at any time. The value of any tax relief is dependent on individual circumstances.

Alternative investments

SPEAK WITH US

Tax-advantaged approaches to income and capital preservation.

Venture Capital Trusts (VCTs)*
Investments of up to £200,000 each tax year, with up to 30% tax relief when held for 5 years

Enterprise Investment Schemes (EISs)*
Investments of up to £1 million each tax year, with up to 30% tax relief when held for 3 years

Business Relief schemes

*Don’t invest unless you are prepared to lose all the money you invest. This is a high risk investment. You may not be able to access your money easily. The legislation and, as a result, the tax treatment will depend on individual circumstances, may change in the future and could apply retrospectively.

Access to specialist banking and savings

SPEAK WITH US

Market leading, specialist banking and savings solutions to complement wealth management.

Maximise Financial Services Compensation Scheme protection across multiple institutions, and access highly competitive interest rates (both fixed term and instant access).

- Fully managed cash deposit services*
- Available for individuals, businesses, trusts and charities
- Access to specialist private banking solutions
- Foreign currency purchase and exchange services*

*We can introduce you to the SJP cash deposit service powered by Flagstone, specialist private banking solutions and access to a currency exchange service provided by TorFX, offering foreign exchange and international payment services. These services are separate and distinct to those offered by SJP.

Borrowing solutions

SPEAK WITH US

Agile lending solutions according to your existing debt structure.

Investment backed lending*

Specialist residential and access to commercial mortgages
with ‘brokerage’-like services to products across the market, and from private banks.

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

Commercial mortgages are not regulated by the Financial Conduct Authority.

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Philanthropy

SPEAK WITH US

A tailored approach to impactful giving.

- Establishing charitable trusts
- Facilitating charitable legacies, forming part of your wider estate planning and inheritance tax mitigation
- Tax efficient giving as part of your income and wealth preservation strategies

SJP have joined with the Charities Aid Foundation (CAF) who allow you to set aside money in a tax-efficient manner for gifts to charitable causes allowing your charitable giving to go further.

Trusts are not regulated by the Financial Conduct Authority.

Tax planning

SPEAK WITH US

Specialist advice for complex circumstances.

- UK and cross-border tax planning*
- Corporate advice
- Asset disposal tax planning
- Inheritance tax planning and optimisation
- Full tax compliance and annual filing services*

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.

*Via third-party firms whose services are separate and distinct to those offered by St. James's Place.

Access to legal services

SPEAK WITH US

Specialist advice for complex circumstances.

- Intergenerational wealth and family protection
- Complex Will writing
- Lasting Powers of Attorney (LPAs)
- Bespoke trusts
- Probate services*
- Advice for UK Resident Non-Domiciled Individuals and regime reform

The writing of a Will or Power of Attorney involves the referral to a service that is separate and distinct to those offered by St. James's Place. Wills, Powers of Attorney and trusts are not regulated by the Financial Conduct Authority.

*Probate services are separate and distinct to those offered by St. James's Place.

The next steps.

This is what you can expect throughout your financial journey with us.

Your personal financial plan.

The cornerstone is your Financial Plan and Annual Review. This plan is completely personal to you and your family, and takes into account different aspects of your lifestyle from your likely future earnings and expenditure, your investment approach and risk tolerance, and most importantly, what you want to do with your wealth in the longer term.

Together, we model different scenarios to determine which financial and investment strategies best meet your lifestyle goals. Finally we work with you to implement that plan through specific recommendations. Formally reviewed with you annually, we are proactive in identifying and alerting you to appropriate new opportunities.

Your financial life partner.

At any time throughout the year, approach your expert Apollo Private Wealth Adviser for advice in any aspect of your financial life – from securing a mortgage and access to specialist banking services, to getting your children onto the property ladder, to scaling and retiring from your business.

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Annual Review: monitoring and reviewing your plan.

No plan is carved in stone. It must remain fluid to cope with changes in circumstances. Your dedicated Client Advice team will ensure you are kept up to date in a way, and at a frequency, that suits you. We request that, at least annually, we have a formal review meeting.

- Tax efficiency assessment
- Protection and insurance coverage assessment
- Review of investment performance and portfolio rebalancing
- Reassessment of your attitude to risk
- Estate planning and Inheritance Tax liability forecasting
- Lifetime spending capacity and savings efficiency assessment

Access the SJP App

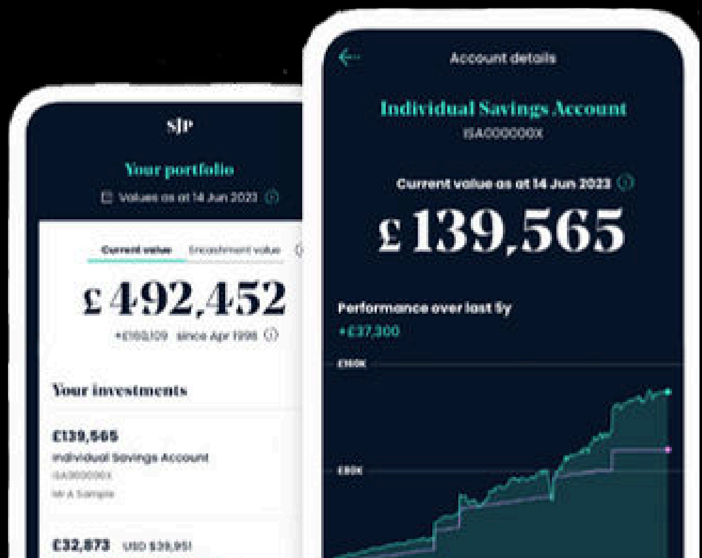
at clients.sjp.co.uk

If you have any difficulties using our online services, please contact us:

From the UK: 0800 151 3383

Outside the UK: +44 1268 447 437

8am to 6pm Monday to Friday
9am to 1pm Saturday



Share the wealth

REFER SOMEONE
YOU KNOW

Know someone who could benefit from expert financial planning and holistic wealth management?

We're open for business.

APOLLO
PRIVATE WEALTH

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