Our Client Proposition

WHO WE ARE

Sovereign Wealth Private Clients was founded with the philosophy of developing long term relationships with private clients and business owners that is built on a foundation of trust, mutual respect and expert advice. Putting you firmly at the centre of everything we do is core to our culture and enables us to run a genuinely client-focused business. This culture has helped us grow to be one of the leading Principal Practices in St. James's Place Wealth Management for the last consecutive 4 years.

We 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 both now and for the future.

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WHAT WE DO

As a Principal Partner Practice of St. James's Place Wealth Management, we specialise in providing a holistic approach to wealth management to all our clients. This means that the advice we give will take into consideration many different aspects of a client's financial circumstances, such as protection needs, retirement planning, tax planning and trust, in order to ensure that all these arrangements work in conjunction with each other, as well as individually.

Our above association also means that the financial advice we deliver is guaranteed** by St. James's Place, giving further peace of mind and satisfaction to all our clients.

OUR WEALTH MANAGEMENT SERVICE

The wealth management service that we offer to clients comprises four stages as follows:

Initial Consultation

This is a face to face meeting, without obligation to you, at which we will discuss your personal financial needs and objectives and collect information with regard to any existing financial arrangements that you have made. In addition we also spend time finding out about your own goals and objectives so we can ensure the solutions we develop on your behalf fit perfectly with your plans and aspirations.

Analysis and research

Following our initial meeting, we will conduct a comprehensive review of your existing arrangements in line with your stated objectives, in order to identify any areas where we feel that we can help you achieve your stated goals or where we believe we can add value to your existing arrangements.

Our research will also bear in mind the level of risk that you have stated that you wish to take, as many older arrangements may no longer be in line with your current objectives.

Recommendation and implementation

Once all the analysis and research is complete, we will meet with you to make our recommendations and to discuss the next steps in helping you achieve your financial goals and objectives.

We will then help you to implement these recommendations by overseeing the completion of any paperwork and then taking responsibility for the administration of the case, ensuring successful completion in a timely manner.

Ongoing Review

As all financial needs and objectives change over time, we believe that a fundamental part of effective wealth management is a face to face review of your arrangements.

The frequency of this review will be agreed with you at outset, but we believe that an annual face to face review should be considered a minimum requirement for all clients.

On an ongoing basis, we will provide you with regular updates as to the valuations of your portfolio and will also be available to respond to any enquiries that you make between these reviews.

Our Service Charter

- We will arrange regular portfolio review meetings with you, in line with the frequency agreed on the Client Service Agreement
- If you request a meeting with us outside of this frequency, we will endeavour to meet with you within a working week where possible
- We will return your phone calls within 24 working hours
- We will respond to your e-mails within 24 working hours
- We will acknowledge all written correspondence within 2 working days of receipt
- You can expect us to be welcoming, courteous, fair and respectful at all times
- If your regular contact is unavailable, we will ensure that any enquiry you make will be handled by another member of the Sovereign Wealth Private Clients care team
- We will always aim to be helpful and responsive, to keep you informed and to communicate with you clearly at all times
- We will let you know what level of services or information we can provide, who to contact and how to get in touch
- We will aim to provide good quality information in plain English, that is suited to your individual needs

*Trusts are not regulated by the Financial Conduct Authority.

**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.