

PD

PD FINANCIAL

MANAGEMENT



Our Approach

We aim to present our clients with holistic, tailored financial solutions, working with appropriate specialists depending on each client's specific requirements. As a multi adviser Practice with over 70 years of wealth management experience we will ensure that our clients speak to the right person at the right time. We deliver an ongoing advice service that is adapted to a client's changing needs, regularly reviewed and aligned to their financial objectives.

We are a Senior Partner Practice of St. James's Place Wealth Management.

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Private Client Services

We provide a comprehensive wealth management advice service that is tailored to our clients' specific requirements and future aspirations.

The service that we provide broadly covers:

- Preserving and building capital
- Planning for a successful retirement
- Helping to reduce Inheritance Tax Liability
- Gaining financial protection against risk
- Tailored mortgage solutions

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



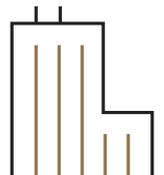
Business Client Services

Businesses face many challenges such as: identifying and dealing with risk; attracting and retaining key personnel; structuring income and assets tax efficiently; business succession.

The service that we provide broadly covers:

- Business Protection
- Group Pension Schemes / Auto Enrolment
- Employee Benefits
- Management of Assets
- Aspects of Business Exit Strategy

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.



Professional Connections

Our services are built around the strong relationships that we have developed with our trusted business Partners. We have close working relationships with fellow professional service firms that have been built over a number of years. This ensures that our clients' needs are fully addressed by a consistent and tailored approach. Amongst others, we work closely with:

- Legal Advisers
- Accountants
- Tax Advisers

Please note that these services described above are separate and distinct to those offered by St. James's Place.



Our Guarantee

St. James's Place Wealth Management 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 within the group, more details of which are set out on the Group's website at www.sjp.co.uk/products.

About us

We are a Senior Partner Practice of St. James's Place Wealth Management, a FTSE 100 financial services group that provides high quality wealth management services to businesses and individuals across the UK. St. James's Place is well established as one of the UK's leading wealth managers.

Our core values focus upon offering an expert service of distinct quality, integrity and excellence which in turn gives financial peace of mind to discerning individuals and business clients.

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SENIOR PARTNER PRACTICE OF



ST. JAMES'S PLACE
WEALTH MANAGEMENT

The Partner Practice represents only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the Group's wealth management products and services, more details of which are set out on the Group's website www.sjp.co.uk/products.

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.