



PENNEY

FINANCIAL PARTNERS

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At Penney Financial Partners, we are incredibly proud of our story. It is a story that has seen us evolve and grow alongside our clients, supporting them through good times – and sometimes bad – and helping them fulfil their dreams.

This document provides you with an insight into the philosophy that drives us at Penney Financial Partners and the service commitment you can expect from us. We look forward to you becoming part of that story.

Best wishes
Penney Financial Partners

“ Going the extra mile for clients is not an additional extra
it's the core value that has driven our business for more than two decades

David Penney

”



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Ambition is important to us at Penney Financial Partners – both yours and ours. For us it means helping clients and their families live the lives that they desire. For you it could mean a multitude of things – our job is to understand what real fulfilment looks like for you and then provide you with a clear roadmap and the support you need to achieve your goals.

Whatever your aspirations, our personal service is designed to provide you financial freedom for today, peace of mind for tomorrow and a lasting legacy for future generations. Only by helping you achieve your ambitions can we accomplish ours.

“

Vision without action is just a dream

Action without vision just passes the time

Vision with action can change the world

”

Nelson Mandela



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Click on each on the icons below to find out more about how we meet your expectations.



STRONG RELATIONSHIPS

Meaningful long-term relationships are not just desired but essential. Only by working closely with you, gaining your trust and asking you the right questions can we truly achieve a plan that works for you.



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TRUST, INTEGRITY AND TRANSPARENCY

These are the values that underpin everything we do. Understanding risk is at the very heart of the investment process and we will never proceed with any action without ensuring you have full visibility and understanding of what is taking place.



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THE COLLECTIVE STRENGTH OF ST. JAMES'S PLACE

Working with Penney Financial Partners means you will have full access to St. James's Place specialists as well as its investment management.



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PERSONALISED COMMUNICATION

In a fast-moving world, we know how important it is for you to have the right information at a time when you need it. Through our regular flow of printed and digital newsletters, social media accounts, exclusive webinars and other initiatives, we ensure you are never in the dark.



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YOUR INTERESTS WILL ALWAYS COME FIRST

We will provide you with the best quality advice but the decisions that are made will always be yours. We are here to provide answers but also to listen.



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A GREAT TEAM

Every member of the Penney Financial Partners team is committed to the values and ethos that has been embedded at the Practice over two decades. This means that whatever your needs, you will receive a consistently high-quality service from every member of our team.



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STAYING CONNECTED

The latest technology such as our Client Advice Portal and the St. James's Place Online Wealth Account means that you can manage your financial affairs when it is convenient for you.



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PROFESSIONAL EXCELLENCE

Our goal is to provide a service that exceeds your expectations and that means the whole service, from the advice we provide to committing to responding to every phone call within a day and a letter or email in two days.



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Getting to know you is the key to a successful relationship. This allows our consultants to really understand your needs, perhaps ask those questions that you have never even asked yourself. From this we will create a Life Plan that works for you, one that aligns with your values and meets the aspirations of you and your family. At the heart of the plan is the understanding that the world never stands still, circumstances will change, and new opportunities and solutions may arise that support your financial and life goals.

Using cash-based forecasting models we will provide you with a living and breathing visual document that evolves with you. As well as an annual review with your Financial Consultant, we will always be proactive in providing you with the right information to support you on your financial journey and equally importantly, we will always be here when you need us.

SERVICE POINTS INCLUDE:

- Questions and concerns
- Goals and strategy
- Attitude to risk
- How we communicate
- Investment portfolios
- Personal circumstances
- Tax health check
- Inheritance Tax and Capital Gains
- Helping others

Click here to find out more about our client journey



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We love meeting our clients. However, we also understand that for many, time is at a premium and convenience is a commodity that matters more than ever.

With that in mind we have continued to invest in the latest technology to ensure that you have all the information you need at your fingertips, at the time when you need it.

Please speak to your consultant about all of the below – they are here to help and get you set up so that you can begin benefitting from the full Penney Financial Partners service as soon as possible.

CLIENT ADVICE
PORTAL

CLICK HERE

ST. JAMES'S PLACE
ONLINE WEALTH
ACCOUNT

CLICK HERE

PENNEY
TALKS

CLICK HERE

COMMUNICATING
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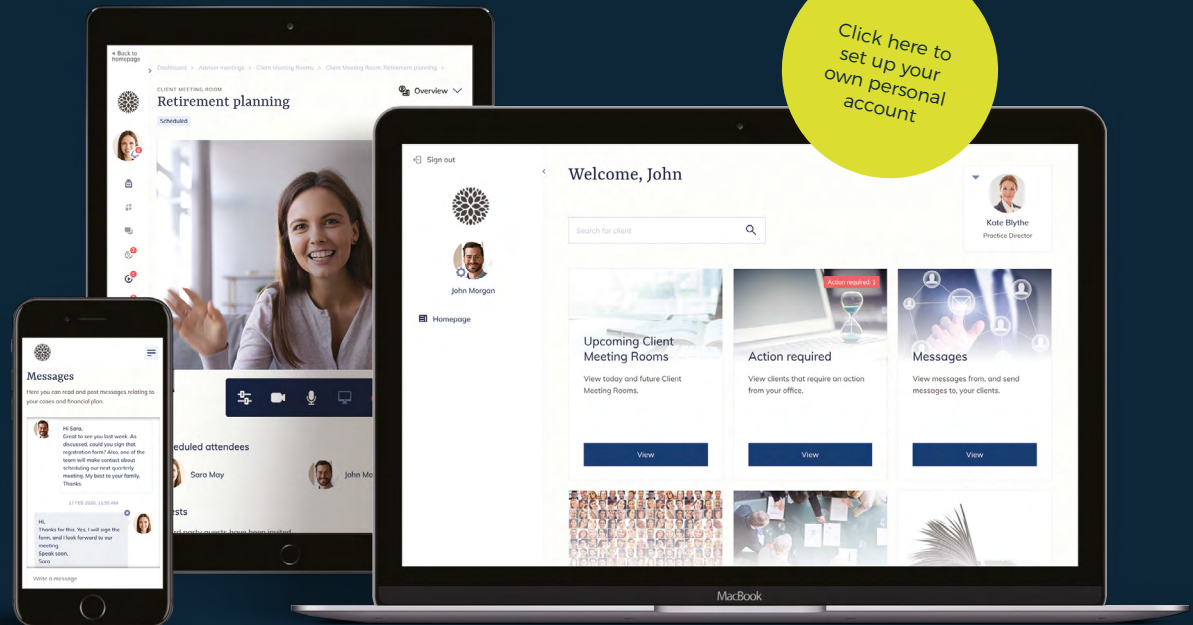
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Client Advice Portal

Every Penney Financial Partners client has access to their own personal account in our Client Advice Portal.

Using this secure account, clients can manage their financial affairs including storing and signing important documents, access a range of the services we provide for you, request meetings and meet with their consultant using the portal's secure video conferencing facilities.

Click here to
set up your
own personal
account



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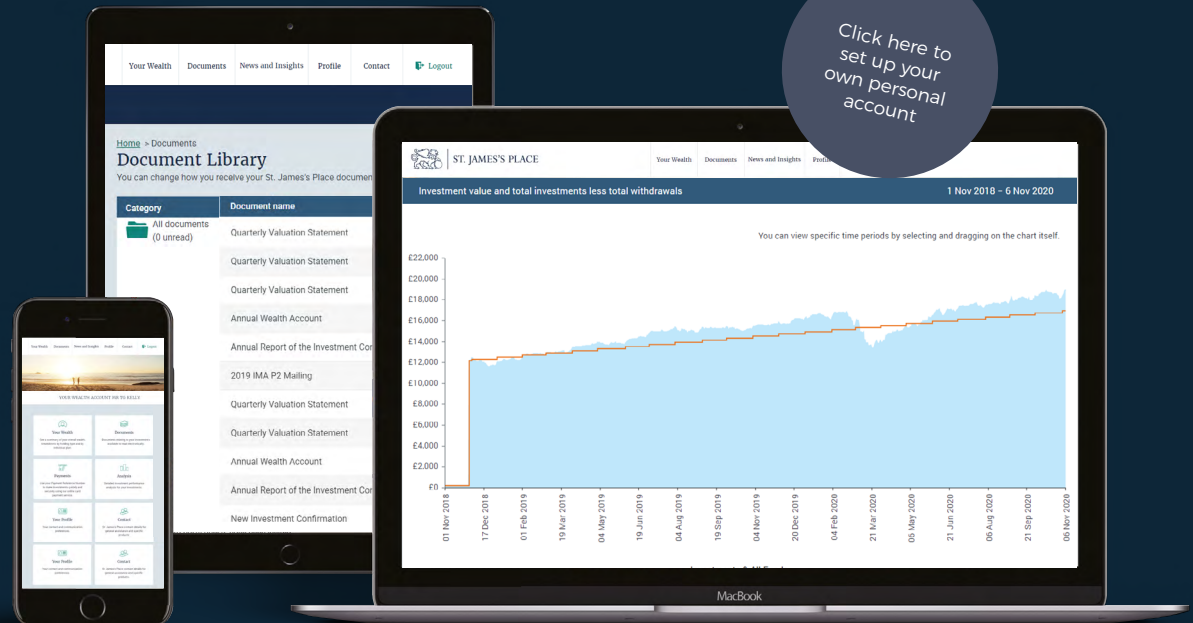
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St. James's Place Online Wealth Account

This account provides all clients who register the opportunity to conveniently review all of their St. James's Place plans and investments.

Users can review the value of their investments in real time, make payments and top up their ISAs using a debit card and access all the latest market information via the St. James's Place Insights hub.

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PENNEYTALKS

At Penney Financial Partners we are committed to keeping you up to date with all the latest news from the practice as well as information and ideas to help you achieve your financial goals. As a client you will receive our regular Connecting the Dots e-newsletter with videos and articles we think may be of interest as well as invitations to our webinars where we aim to inform and inspire in equal measure. You can also keep up to date on all the latest news and views by following us across our social media channels.



Penney Financial Partners



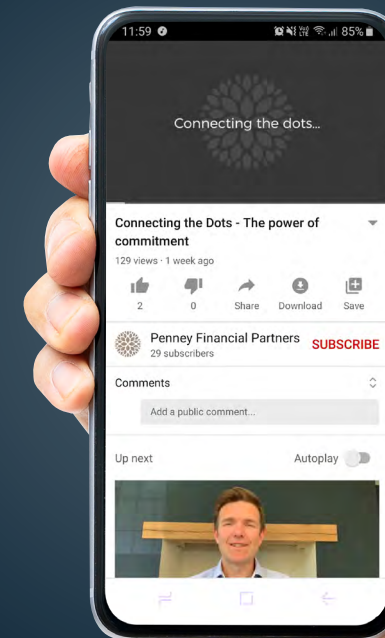
@penneyfinancialpartners



@penneytalks



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Click here
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Connecting the
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Communicating with you

Everybody has different preferences when it comes to how they like to be communicated with. Please let us know whether you are happy to receive communications via email or would like to receive communications in writing – either is absolutely fine with us.



“ The secret of
getting ahead
is getting started

Mark Twain

”



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“

Having the right team is fundamental to us delivering a service beyond our client's expectations. Every one of our team is a specialist in what they do but most importantly, they are specialists in people

”

David Penney, Chief Executive

Click on each image to find out more information about our team of consultants.

Click here to find out more about our support team



David Penney



Will Harrison



Sam Johnston



Ryan Smith



Becky Furber



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DAVID PENNEY

CEO and Founder

David was just 28 when he became one of the youngest Partners with St. James's Place Wealth Management. In the two decades since, he has overseen the business grow to a team of 15 with offices in Shrewsbury and Cheltenham, more than 700 clients and in excess of £200m under management.

His expertise is Intergenerational wealth, tax and estate planning and ensuring the well-being of all his clients.

David is also a staunch advocate for better financial education and outside of work has raised thousands of pounds alongside his wife Beverley for Supporting Nepal's Children.



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WILL HARRISON

Senior Financial Consultant and Director

Demystifying seemingly complex financial situations is what makes Will tick.

A Chartered Financial Planner, he will often draw pictures for clients as he helps them through their retirement planning, the latest pension legislation or effective tax strategies.

His passion for providing clear and straightforward advice for his clients is matched only by his love of travelling with his young family and sport, having played rugby sevens for England in a previous life.



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SAM JOHNSTON

Financial Consultant

A graduate of the prestigious St. James's Place Academy, Sam is passionate about creating effective, efficient and relatable financial plans for his clients.

Based in our Cheltenham office, Sam has a particular focus working with contractors and helping them gain financial clarity, certainty and security in what can be an uncertain world.

Passionate about sport and fundraising, he has helped raise more than £30,000 through numerous golf days and a white collar boxing bout.



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RYAN SMITH

Financial Consultant

Ryan is a self-proclaimed petrol head who initially studied engineering before a spell as a sales executive in the car industry encouraged him into a career in financial services.

He has since gone on to become a qualified financial advisor and has now entered the prestigious St. James's Place Academy to develop his knowledge and experience and support him towards his goal of becoming Chartered in the coming years.

With his background in engineering and a passion for motorsport, Ryan loves nothing more than finding solutions to complex problems and not surprisingly, if he had a super-power it would be extreme speed – so that he could play his guitar faster.



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BECKY FURBER

Financial Consultant

Rebecca is a talented and energetic financial consultant who is driven by a passion for empowering her clients.

Having previously held senior roles over almost 20 years in hospitality sector before embarking on a career in financial services, Rebecca understands the importance of listening in being able to deliver the best possible outcomes for her clients.

Rebecca is particularly focused on supporting and encouraging more women to seek financial advice and providing them with the freedom, strength and security that can be achieved through the right guidance. She is also a specialist in issues around long-term care and later life planning.



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The Support Team

We have a brilliant team at Penney Financial Partners and each one plays a crucial role in helping us deliver the excellent service that is so important to you and us. As you travel along your client journey with us you will get to know many of them and if you follow the link you can find out what really makes them tick.



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As a Managing Partner Practice of St. James's Place Wealth Management, we benefit from the financial strength of a FTSE 100 company who guarantee our advice and provide a distinctive approach to investment management.

St. James's Place has more than £100 billion of client funds under management and is established as one of the UK's leading wealth management organisations.

[Click here](#) to read about St. James's Place approach to investment management.

PERSONAL GUARANTEE

As a consequence of very robust training and compliance, St. James's Place provides clients with added peace of mind and reassurance, by guaranteeing 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 details of which are set out on the Group's website: www.sjp.co.uk/products-services-/products-and-services.



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The St. James's Place approach was established in 1992 and recognises that no single investment house has a monopoly on investment expertise. Through its Investment Committee, St. James's Place carefully select, monitor – and if necessary change – a number of external managers of outstanding ability to manage St. James's Place funds.

This has a number of advantages:

It gives them the freedom to select first class managers from the global investment market to manage St. James's Place funds on behalf of their clients.

It enables them to change any of these managers at short notice if they have lost confidence in them, without any charges, or tax, or inconvenience to clients.

It offers clients a real opportunity to diversify their investments by spreading their money across funds managed by different managers with different styles.

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.



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PENNEY FINANCIAL PARTNERS

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www.penneyfinancialpartners.co.uk



Chartered

Penney Financial Partners Ltd is an Appointed Representative of and 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. Our privacy notice is available on my website which informs you how to opt out if you do not wish to receive any further marketing communications from us.

SJP Approved 07/02/23

Managing Partner Practice

**St
James's
Place**