

◆ 01572 759759

◆ 35 Market Place, Oakham, Rutland, LE15 6DT

◆ enquiries.smitheliot@sjpp.co.uk

◆ www.smitheliot.co.uk

◆ Mon - Fri: 9am - 5pm
(Other times by appointment)

Principal Partner Practice

**St
James's
Place**

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

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SMITH ELIOT
FINANCIAL MANAGEMENT



FINANCIAL ADVICE THAT COMES WITH CONFIDENCE



ALWAYS HERE FOR YOU AND YOUR FAMILY

Your future starts here.

We aim to create a stronger financial future for you and those you care about most.

We offer a range of bespoke products and services to help you achieve your financial goals, at every stage of life's journey.

This intergenerational approach to wealth management ensures that you and your family's financial objectives can be met in your lifetime and for generations to come. We are committed to providing you with the highest quality advice and service, giving you and your family peace of mind.

We take the time to get to know you and your goals in life. We then offer advice and recommendations, specifically tailored to you and your circumstances. We'll keep you informed every step of the way, updating you as necessary. We want to be by your side for life.

Smith Eliot is a Principle Partner Practice of St. James's Place



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, more details of which are set out on the Group's website at www.sjp.co.uk/products.

EARLY YEARS

Starting an investment plan for your children, or grandchildren, from a young age has so many benefits.

Even small amounts invested regularly, can grow significantly over time. An early investment plan can help give your children and grandchildren a head start in life as they grow up.

For example:

- Junior Individual Savings Account (ISA)
- Pensions for children
- Unit trust designate and Trust funds
- Investing for school fees



Everyone's circumstances are different and our team of advisers is here to help.

Get in touch and start building your future today.

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

STARTING OUT

You're off on your big adventure and taking control of your destiny. From getting your first home to starting a family, we can help you with this exciting stage of life in so many ways.

- **A range of mortgage options**
- **Protection planning, including life cover, critical illness cover and income protection**
- **Retirement may seem a lifetime away, but it's never too early to start planning for the future**
- **Safeguarding the future of your business**
- **Individual Savings Accounts (ISAs)**
- **Investments and investment planning**
- **Discretionary fund management**
- **Tax and trusts***
- **Wills & power of attorney***
- **Access to specialist banking solutions**



A journey is always much easier when accompanied by a knowledgeable guide. We know the way.

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

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

MIDLIFE

This is a time for taking stock, thanking blessings and considering new possibilities. It's also a time to assess your life, your circumstances and your goals. To make plans for your future and your family's future. We can help you with that assessment in several ways. For example:

- Mortgage Planning
- Pension Planning
- Saving & Investments
- Protecting your family, yourself, your business & your assets
- Appropriate Wills & Powers of Attorney*



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

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 and are generally dependent on individual circumstances.

*Will writing and Powers of Attorney involve 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.

This is often one of the most rewarding stages of life. We can help you make it even more rewarding.



LATER YEARS

It's time to reflect on life and give your loved ones a lasting legacy. Pensions, investments, estate planning should all be considered for the best financial security in later life, for you and your family. It's also important to consider long-term care and inheritance taxes. Here's how we can help:

- Investment income
- Long-term care
- Inheritance tax planning
- Intergenerational mortgages
- Equity release
- Wills, power of attorney* and gifting

You have strived all your life to make a difference. This is an opportunity for you and your family to make a big difference to those you all care about most.

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

Equity release is a lifetime mortgage. To understand the features and risks associated with this type of mortgage, please ask for a personalised illustration.

"I can't recommend Smith Eliot highly enough. I always receive outstanding service. The support and advice has always been first class. Lisa always goes above and beyond. extremely happy!"



WHAT OUR CLIENTS HAVE TO SAY...

"Smith Eliot actively manages my, and my mother's portfolios. This active management team are keen and is much appreciated"

We pride ourselves on real client reviews.





RESPONSIBLE INVESTING

Love makes the world go round.

When you make an investment, of course you want a good return for you and your family. That's a given. But increasingly, people like you care about an even bigger return. One that makes a positive difference to more people with the ability to reflect your values in your investments.

Responsible investing is not about compromising your financial expectations. It's about making smarter choices for a brighter future and it's now a key factor in evaluating a company's investment potential.

We have the ability to reflect your values in your investments by thinking about where we invest your pensions and savings.

When it comes to responsible investing, fund managers, those who handle our investments, focus on three main factors, known as ESG: environmental, social, and corporate governance, people and fair practices. These things help us assess how companies behave and the impact of their actions on society and the environment.

Your savings and investments are a key part of your sustainability footprint. We believe you have the right to understand how your money is invested.

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01572 759759

SMITH ELIOT IN THE COMMUNITY

We know life doesn't always go according to plan and, over the years, many of our team members have been affected by some of life's toughest challenges.

That is why we believe in giving something back to our community and to our clients. As well as getting directly involved in supporting charitable causes such as the ones shown here, we regularly organise client events, many of which highlight initiatives and projects that deserve our attention and support.

Like you, we believe in making a difference. That's our mission.



READY TO HELP

Are you ready to take the first step towards a stronger financial future? Are you ready to make a difference? Talk to one of our friendly team members today. We are here to help you and your family.

