WEALTH MANAGEMENT

OUR CLIENT SERVICE PROPOSITION

Who we are

At KMC Wealth Management putting our clients firmly at the heart of everything we do enables us to run a genuinely client-focused business. In our experience, no client is the same and we therefore ensure that we understand your personal or business objectives and deliver solutions that are right for you. We do not provide off the shelf solutions, but we offer the benefit of a single relationship for all of your financial planning needs. We strive to offer the very best service to develop a long term relationship with you.

What we do

As a Partner Practice of St. James's Place Wealth Management we specialise in providing a holistic approach to wealth management to all our clients. We can help you reach your financial goals by offering you the appropriate advice and guidance now, and by ensuring that any plans put in place remain effective in the future, no matter how your circumstances change. This service proposition outlines our wealth management services and expertise which we hope you will find informative. We very much look forward to building a professional and valuable relationship with you.

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, at no obligation to you. We use this meeting to understand what is important to you. 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 goals and objectives so that 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 goals or where we believe we can add value to your existing arrangements. Our research will also take into account the level of risk that is applicable to you and your financial objective. With this in mind, we will then review whether your existing arrangements are suitable.
- **Recommendation and Implementation** - Once all of the analysis and research is complete, we will meet with you again. During this meeting we will make recommendations that we feel support your current and/or future objectives. Some recommendations may address new needs that have arisen through our research, while others aim to develop your existing plans. Once you are happy with our recommendations we will then take ownership for implementing the areas of advice you agree to proceed.

Our On-Going Relationship with you:

- **On-going 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. As this requirement is bespoke to each client we will agree the frequency of this review with you at outset.
- **'My Documents'** - This document is exclusively available for clients of St. James's Place and is designed to ensure that your key professional contact details and summary information of your financial affairs are held in one place.
- **Online Investment Valuations** - Visit our website www.kmcwealthmanagement.co.uk to access information, details and current valuations of your St. James's Place investment holdings at your convenience.
- **Annual Wealth Account** - This is an annual statement confirming the values of all your St. James's Place investments and policies.
- **Guaranteed Advice** - 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.

Exclusive client communications and events

There is also a range of exclusive wealth management communications, briefings and client events for you to choose from. These will ensure you remain up-to-date with all the latest economic information, including any key changes that may affect your financial future.

- **Insights** – online access to news and thought-provoking articles on matters that affect your wealth via my website. Articles cover a variety of topics, from the latest market data and fund managers' perspectives, through to key issues and developments in tax and pension planning.
- **E-Briefing Service** – an exclusive programme of wealth management email communications delivered directly to you on a daily, weekly, monthly or quarterly basis. You can select your personal areas of interest from a range of topics; to register, please visit **www.kmcwealthmanagement.co.uk**.
- **The Investor** – this popular 'coffee table-style' magazine contains a variety of thought-provoking articles and fund manager insights on current market as well as their views for the future. This publication is produced quarterly.
- **Client Events** – periodically events may be arranged; these may be simply for entertainment or to discuss topical issues with likeminded individuals and a specialist presenter. Your suggestions are always valuable and your guests are always welcome.

If you would like to know more about the KMC Wealth Management Client Service Charter or if you have any other financial questions or concerns you wish to discuss, please contact us on: 028 7127 3030 or 028 9261 9888.

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ST. JAMES'S PLACE
WEALTH MANAGEMENT