ST. JAMES'S PLACE
WEALTH MANAGEMENT

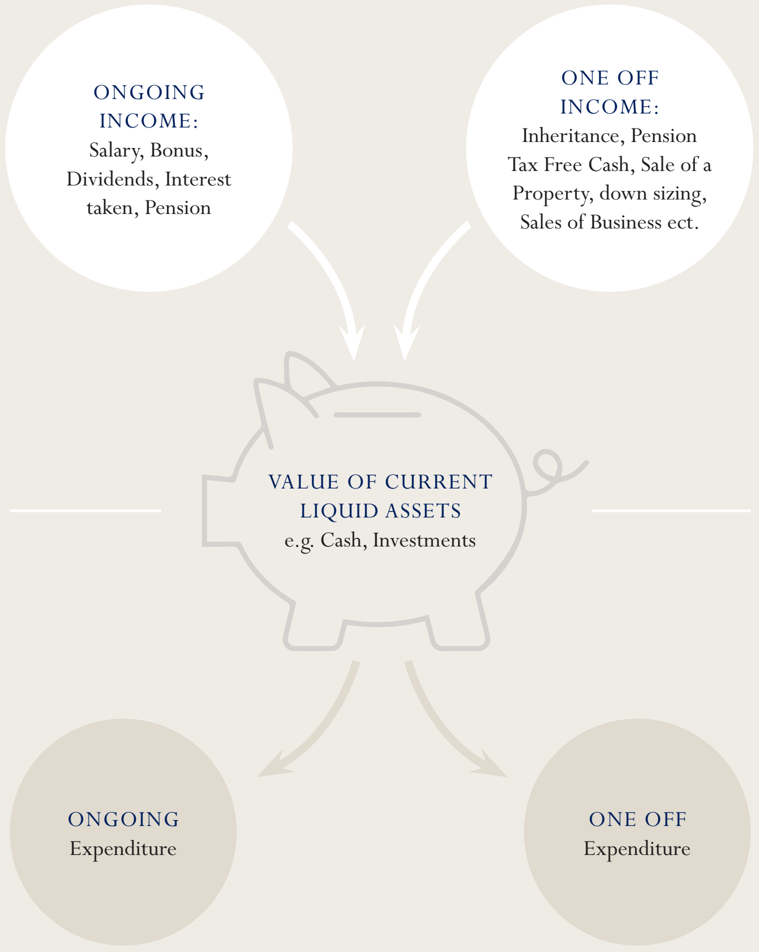
CLIENT SERVICE CHARTER

ROWLAND FINANCIAL PLANNING

Partner Practice of St. James's Place Wealth Management

PARTNERS IN MANAGING YOUR WEALTH

"I provide lifestyle financial planning as our core proposition and combine this with Wealth management, tax planning and protection advice for individuals and businesses mainly in the South East of England and in and around London."



MY FOCUS

'MY FOCUS IS ON YOU, YOUR OBJECTIVES AND YOUR PRIORITIES'

Putting you firmly at the centre of everything I do is core to my culture and enables me to deliver a genuinely client-focused business. I do not provide off the shelf (or off the Web) solutions but offer you the benefit of a single relationship to meet your financial needs both now and in the future. If I meet or exceed your expectations, I believe that not only will you become and remain a satisfied client but that you may also become an advocate for my services. I aim to deliver my commitment to you by:

- Providing highly experienced and qualified personal face-to-face financial advice and regular review meetings
- Understanding your financial circumstances and objectives
- Focusing on your priorities
- Affording you the opportunity to review your financial affairs regularly, with telephone availability to discuss any needs, between review meetings
- Ensuring that your investments are reviewed regularly
- Agreeing an on-going servicing framework with you
- Regular financial communications, tailored to you and your interests
- Ensuring that my correspondence and literature is clear and easy to understand
- Encouraging and listening to your feedback
- Ensuring that my dealings with you are always sensitive to your particular needs

I work with your existing advisers where appropriate and liaise with other specialist and experts as needed. My structured advice process is designed to help our clients make informed decisions and avoid costly errors.The overriding aim is to establish and maintain trusting and mutually beneficial relationships over the longer term.

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.

WORKING WITH ME, YOU WILL

- Have a clear understanding of your personal and financial objectives
- Develop a sense of progress towards your objectives
- Be more organised
- Receive a review at least annually and, if applicable, a rebalance of your investment Portfolios' and fund selections
- Have a plan in place which is supported by your adviser that is risk adjusted and targeted to your objectives
- Have a proactive process in place to review your financial planning and consider on-going planning opportunities
- Receive information and help in order to potentially maximise your annual tax allowances
- Be kept up to date with legislation and Budget changes
- Have a proactive process in place to review your financial plans and consider ongoing advice opportunities, as your needs change over time
- **Included for members of the IDF**: Receive the potential benefit of our Voyant lifestyle financial planning service

BESPOKE SERVICE & COMMUNICATION AVAILABLE TO YOU

I work hard to understand the specific needs of each of my clients. I aim to provide you with a tailored service, designed to meet your needs. I aim to deliver my commitment to you through:

- Face-to-face reviews – at an agreed frequency
- Your Wealth Account summary, issued annually via the St. James's Place Asset Portfolio
- Online account access to your Wealth Account, 24 hours a day, via our website
- **New:** The "Document Portal" – For clients/households with £100K+ funds under management with St. James's Place and/or Rowan Dartington
- Budget summary reports and tax focus cards
- Invitations to client events and briefings
- Half yearly report from the Investment Committee
- My Document service providing secure online access your personal financial information
- A market bulletin issued either daily or weekly, as you prefer, providing up to date market and economic information
- Annual valuation reports on your investments
- Post-Budget reports, summarising The Chancellor's announcements
- The Investor Magazine, issued quarterly, with news, views and opinions, available via our website
- Access to our E-Briefing service, providing topical news items, via email

WHAT YOU CAN EXPECT

We will spend time understanding your personal circumstances and future financial objectives. We all prefer to do business with someone we both like and trust, so it may take several conversations before we know enough about you to advise on the appropriate course of action and before you know enough about us to want to become a client. Our comprehensive advice service includes:

- Initial meetings are provided without obligation.
- Expert evaluation and analysis is given to identify where we can assist you in achieving your goals, or where we believe we can add value to existing arrangements.
- During planning meetings, we consider options together and agree a strategy suited to your risk profile and objectives.
- Recommendations are always confirmed in writing and supported by personalised illustrations and appropriate disclosure documents.
- Regular reviews ensure that our recommendations and advice remain appropriate, reflecting your changing needs and objectives over time.

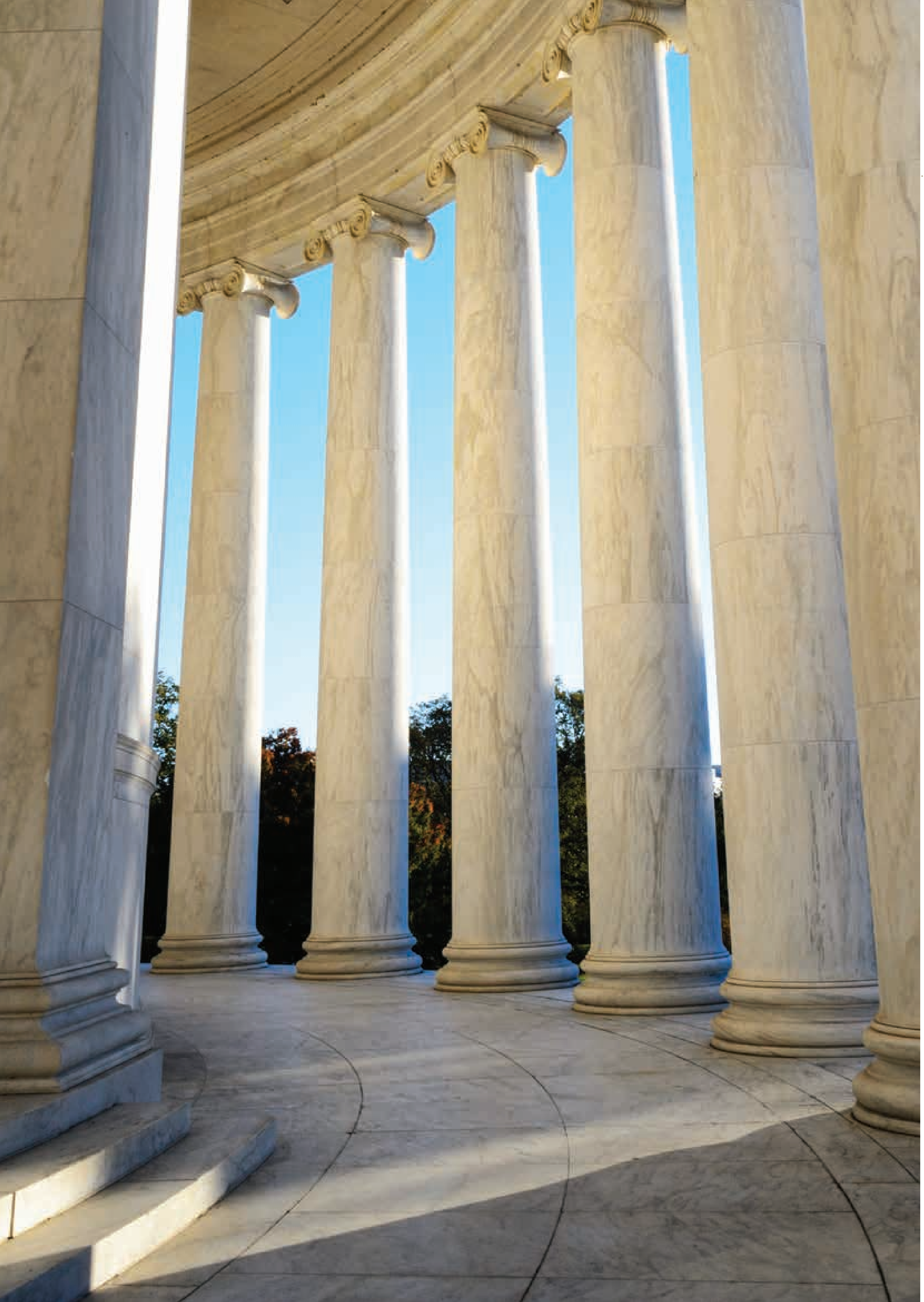
ONGOING ADVICE CHARGE

We will discuss with you the ongoing advice charges for our services. Our advice is not free. Details of the charges we make for our advice, and how it is paid for, are set out in the “Key facts about our costs and services” document you will receive. The cost for our advice is paid for and facilitated, out of the overall charges levied on your investment. The advice charges will also be discussed with you, and the specific amount charged will be provided on your personalised illustration. If you have any questions regarding this, please do not hesitate to contact us.

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 value invested.

GUARANTEED ADVICE

To provide you with added peace of mind and reassurance, St. James’s Place guarantees the suitability of the advice given by members of the 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.



WHAT I WELCOME FROM ROWLAND FINANCIAL PLANNING CLIENTS

In order that I can provide you the highest level of service, I kindly request that you:

- Respond promptly to communications
- Provide us with all relevant information upon request
- Immediately inform me of any changes in your circumstances, planned or otherwise
- Enable access to your accountant or solicitor if requested
- Allow me to review any previous advice as legislation and regulation continue to change on a frequent basis
- Communicate your views with regard to ongoing advice requirements
- Introduce individuals who may benefit from the advice and service I offer

WHAT I PROMISE TO YOU

"As a member of the Personal Finance Society, I voluntarily and unconditionally abide by the Code of Ethics and Conduct of the Chartered Insurance Institute, which encourages the highest professional and ethical standards in the financial services profession. The CII is the world's leading professional organisation for financial services and the world's largest professional body for financial advisers. Dip PFS has been awarded to me indicating that I am a Member by Diploma having completed professional examinations required by the regulators including the Diploma in Financial Planning. I remain fully committed to my continuing professional development."

NIGEL ROWLAND DipPFS

ROWLAND FINANCIAL PLANNING

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