PW&
PARTNERS
EDINBURGH FINANCIAL SPECIALISTS

SENIOR PARTNER PRACTICE OF

ST. JAMES'S PLACE
WEALTH MANAGEMENT

PW&
PARTNERS

Why choose us?

Because we promise to care as much as you do...

What do you look for when choosing a financial adviser?

EXPERTISE, KNOWLEDGE, RELIABILITY, HONESTY, COMPASSION, PROFESSIONALISM...?

AT PW & PARTNERS WE UNDERSTAND THAT IT CAN SOMETIMES BE A BIG STEP TO GET FINANCIAL ADVICE AS WELL AS AN INVESTMENT OF YOUR TRUST AND OF COURSE HARD-EARNED MONEY.

We are a highly qualified team of passionate, flexible and approachable specialist financial advisers providing extensive financial planning and money management services whatever your stage of life. We will work in partnership with you, guide you and provide you with the knowledge and ability to maximise your money's potential - building towards financial security, reassurance and peace of mind for you and your family.

OUR SERVICES

pre and post retirement planning

mortgage advice

IHT mitigation

trust and estate planning

long term care

investment planning

financial protection

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

PW& PARTNERS

The Perfect Partnership…

PW & PARTNERS WAS SET UP IN 2001 BY PENNY WOTHERSPOON AND HAS GONE FROM STRENGTH TO STRENGTH. A SENIOR PARTNER PRACTICE WITHIN ST. JAMES'S PLACE WEALTH MANAGEMENT, WE HAVE GROWN OUR TEAM OF CONSUMMATE PROFESSIONALS TO PROVIDE OUR CLIENTS WITH A HIGH LEVEL OF FINANCIAL ADVICE COVERING A WIDE RANGE OF SERVICES COUPLED WITH TOP NOTCH CUSTOMER SERVICE. WE ALSO HAVE THE SUPPORT OF ST. JAMES'S PLACE - ONE OF THE STRONGEST WEALTH MANAGEMENT COMPANIES IN THE UK (FTSE 100).

We have access to in-depth specialist professional expertise, a distinct approach to Investment Management and, most importantly, 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 – offering our clients further peace of mind.

We understand you are putting your future in our hands, which is why we are constantly striving to be at the top of our game, investing in continued training and knowledge building. Trust is something that is earned, and our first-rate work coupled with our compassionate and caring ability to do business helps us build strong rapport and lifelong relationships with our clients.

2001 PW & PARTNERS was set up and has gone from strength to strength

650 A growing practice with over 650*clients trusting us with their financial affairs

*687 clients as at June 2015

100 St. James's Place is a FTSE 100 company

10% Of our annual profits are given to charity

80 Over 80 years of experience between us

100% Our client retention rate*speaks for itself

*PW & Partners have had 100% Persistency since 2011. Figures based on 254 cases.

PARTNERS

None of us know what the future holds…but we can help you prepare for it

AT PW & PARTNERS WE UNDERSTAND THAT NOT EVERYONE KNOWS EXACTLY WHAT THEY SHOULD HAVE IN PLACE TO PROTECT THEMSELVES, THEIR FAMILY AND FINANCES AT EACH STAGE OF LIFE. PRIORITIES CHANGE, CIRCUMSTANCES ALTER, OUR FINANCIAL STABILITY MAY FLUCTUATE AND WHAT'S IMPORTANT TO US IN OUR THIRTIES WILL CHANGE WHEN WE REACH RETIREMENT AGE. IT CAN ALL GET QUITE COMPLICATED AND CONFUSING TO STAY ON TOP OF BUT IT'S TOO IMPORTANT TO KEEP PUTTING IT OFF.

Visit our website to view our Life Stage Financial Planner and gain an understanding of what you should be thinking about to feel more secure about your financial future. For example, we all insure our homes and cars…but what about the things that can't be replaced and things we don't necessarily like thinking about? Peace of mind is priceless and something we can help with by preparing you for some of life's ups and downs. It's worth giving it careful consideration. We recommend a discussion about your individual circumstances so we can lay out all the options available to you that you should be thinking about at your particular life stage.

What's your life stage?

By visiting our Life Stage Financial Planner we will give you some food for thought about the things you should be thinking about when it comes to getting prepared and making the most of your finances.

Single

Relationship/ Cohabiting

Married/ Civil Partnership

Family with Children

Divorced/ Separated

Business Owner

Pre-Retirement

Post-Retirement

Later Life

A business built around what our clients need and want...

OUR SERVICE PROMISE:

- To offer a highly personalised, tailored experience based on the best interests of our clients
- To strive to offer you peace of mind and security for the future by making your money work harder for you
- To listen carefully and understand your goals and aspirations to offer well-thought through advice and solutions and challenge the status quo if required
- To communicate openly and honestly throughout our professional relationship to keep you informed on all issues and services which may impact your financial security. One way we will do this is via our E-Briefing Service – you can simply register to this service putting you in control of the information you receive
- To review your financial affairs regularly to ensure we continually meet your objectives and are up-to-date on any changes in your circumstances
- To fully utilise our relationship with St. James's Place (one of the strongest UK Wealth Management companies) and their distinctive approach to investment management to help you build a sound and secure financial future. St. James's Place also 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
- To liaise where necessary and when required with our clients' exsisting solicitors, accountants and other professional advisers
- To build and enhance our expertise and knowledge by continuing to develop our technical skills through further study and research
- To continue to build our business and client service experience around what our clients need and want
- To request feedback after every separate transaction you have with us so we can constantly develop and improve our client service experience
- To strive to make every dealing with us informative and enjoyable – whether it's a happy or sad situation or circumstance we pride ourselves on our caring, passionate and reliable approach to servicing our clients with a smile – **we are here for you.**

PW& PARTNERS

Keeping in Touch...

WE AIM TO BE AS FLEXIBLE AND ACCESSIBLE AS POSSIBLE WHEN IT COMES TO COMMUNICATION AND OUR AVAILABILITY. WE OFFER LOTS OF WAYS TO KEEP IN TOUCH WITH OUR CLIENTS AND VICE VERSA.

FOR INSTANCE, HAVE YOU JOINED OUR E-BRIEFING SERVICE YET? IF NOT, IT'S A GREAT WAY TO CHOOSE AND MANAGE HOW YOU WOULD LIKE US TO KEEP IN TOUCH WITH YOU. EVERYTHING FROM THE ST. JAMES'S PLACE'S QUARTERLY INVESTOR MAGAZINE TO OUR WEEKLY BULLETIN OFFERING UPDATES ON THE OUTSIDE FACTS WHICH MAY AFFECT YOU. OR, IF YOU HAVE A PROFILE ON LINKEDIN, WHY NOT FOLLOW OUR COMPANY PAGE FOR TOPICAL AND COMPANY UPDATES.

To take a good look around our services and what we offer visit our website at www.pwandpartners.co.uk and if you haven't done so already why not register for our Online Client Service which allows you to login to view information like your Wealth Account/Client Summary, Retirement Contribution Summaries, Fund Fact Sheets and Income Distributions Statements amongst other things.

Our office opening hours are Monday to Friday 9am–5pm. We aim to accommodate our clients' needs and will make ourselves available outwith these hours when required

Call us on 0131 303 0053

Visit us: www.pwandpartners.co.uk

Email us: pwandpartners@sjpp.co.uk

Use our online client services

Follow us on LinkedIn

We can visit you at home or a meeting place of your choice

Visit us at our office Melville House
18-22 Melville Street Edinburgh EH3 7NS

“Penny and her team have a wonderful “can-do” attitude and always give advice perfectly tailored to our needs. Penny has the ability to make one feel one is her only client and I take every opportunity to sing her praises!”

Carla Cowlin, Retired, Calne

“Penny is clearly at the top of her game and her knowledge and practical advice within the financial market is second to none. When giving advice, Penny has a gift of being able to simplify the most complex subjects into layman's terms.”

Mark Beattie, Edinburgh

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