

## Investment partner

### Company profile

JM Finn & Co was founded in 1945 and is one of the UK's leading investment managers with offices in London, Bristol, Leeds, Bury St Edmunds, Ipswich and Cardiff.

Our principal activity is the provision of investment management services to private and corporate clients, charities, trusts and pension funds. As such, all the firm's resources are committed to providing the highest possible service to clients both in terms of investment management and building an enduring relationship. We build strong relationships with our clients based on trust, flexibility and an understanding of their needs.

The firm has invested considerable resources in technology and personnel over recent years. A feature, which distinguishes us from many of our peers, is that we operate fully integrated in-house administrative services, ensuring that we are able to provide clients with an efficient and timely service.

JM Finn & Co is a trading name of J.M. Finn & Co. Ltd which is authorised and regulated by the Financial Conduct Authority and is a member of the London Stock Exchange plc.

### Why select J M Finn & Co?

- JM Finn & Co has a number of investment managers who are active in managing pension funds which are individually tailored to meet the member's investment objectives.
- Short lines of communication are in place to ensure that both the intermediary and client have direct access to their investment manager.
- JM Finn & Co provides clients with a choice of discretionary investment management or portfolio advisory services.
- Both the intermediary and the client may access comprehensive daily valuations online via our website.
- JM Finn & Co recognises the crucial importance of the role of the financial adviser firm and its relationship with the client.
- For each portfolio, the client specifies an investment strategy, incorporating such factors as the individual client's unique risk tolerances and investment objectives.

### Investment approach

The firm's heritage has been built upon the management of a large number of bespoke portfolios for private and corporate clients. Portfolios are managed on an individual basis.

### Investment proposition

Deciding on the appropriate asset allocation begins with interpreting the investment objectives and understanding the client's attitude towards risk. This may result in a portfolio of domestic and international equities which may be balanced by a

range of fixed interest securities tailored to the requirements of each individual portfolio.

We believe it is important that performance is assessed against a suitable index in order that the client may both properly and fairly judge the relative performance achieved.

Client's assets are regularly reviewed at both the portfolio and stock level throughout the year. In addition, regular client meetings are encouraged to review progress and investment objectives.

Clients receive a comprehensive portfolio valuation at least half yearly which includes any relevant commentary and a schedule listing the progress of relevant indices.

### Discretionary management service charges

JM Finn & Co will levy fees and commissions as follows:

#### Option 1 - management fee only

Annual management fees	1.5% on the first £750,000 0.75% on the next £750,000 0.5% thereafter
Minimum annual fee	£250 + VAT per annum

Whilst JM Finn & Co does not levy transaction charges under this option, any local duties or third party charges on transactions will be passed on.

#### Option 2 - management fee with commission

Annual management fees	0.75% on the first £500,000 0.4% thereafter
Minimum annual management fee	£250 + VAT per annum
Stockbroking commission	1% on the first £10,000 consideration 0.5% thereafter
Minimum commission	Transactions are subject to a minimum commission of £40.

Any local duties or third party charges on transactions will be passed on.

### Charges for other services

Non market transfer of a security: £25 per line of stock, plus Stamp Duty where applicable.

Probate valuations: details on request.

Warrants & options: details on request.

CHAPS payments: £20 per payment (minimum payment £1,000).

Foreign exchange: 0.5% on the transaction value.  
Charges are subject to VAT where applicable.

*Our charges are subject to change from time to time in accordance with our Terms & Conditions. Such changes may be implemented generally or, in certain circumstances, for specific customers. Under both of the above Options, portfolio valuations are provided at least twice a year together with a comprehensive tax report which is produced at an agreed anniversary.*

Details of our charges for portfolio advisory services are available on request.

Adviser charges may be paid out of your SIPP cash account by AJ Bell Investcentre. In addition, your financial adviser may receive initial and ongoing payments from JM Finn & Co. Your adviser will provide you with further details.

AJ Bell Investcentre will not accept investment instructions - these must be arranged directly with JM Finn & Co.

Your adviser is responsible for transferring cash between AJ Bell Investcentre and JM Finn & Co. Your adviser must transfer cash using AJ Bell Investcentre's online cash movement facility.

## Contact details

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