

INVESTMENT PARTNER

JM Finn

Company profile

JM Finn offers high-quality, personalised investment and wealth management services that aim to meet the individual demands of today's private and professional investors. Founded in 1946, the firm has over 80 investment managers across 5 offices in London, Bristol, Bury St Edmunds, Winchester and York.

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, something we regularly test via online client surveys.

A feature which distinguishes us from many of our peers is that we operate a fully integrated in-house operations function, ensuring that we are able to provide clients with an efficient and timely service.

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

Why select JM Finn?

- **Long-term view:** Unlike some of our competitors, we are privately owned. This means that we make business decisions that we feel are best for you as a client, rather than prioritising the needs of shareholders.
- **Client-first approach:** By having senior investment managers on the firm's management committee, each and every decision JM Finn makes is done with our clients' best interests in mind.
- **Personal service:** Our personal service starts with a blank sheet of paper and all our wealth planning advice is tailored to your specific circumstances.
- **Accessible:** We do not believe a personal service should solely be a luxury for those with larger portfolios. With no stated minimum investment size, we have a choice of funds which offer a lower cost alternative.

- **Exceptional client service:** Do not just take it from us. We regularly survey our clients and the results are exceptional year in year out.

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 with a preference for owning direct stocks.

Investment proposition

Deciding on the appropriate asset allocation begins with interpreting the investment objectives and understanding the client's attitude towards risk. This usually results 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.

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 Portfolio Management charges

JM Finn will levy fees and commissions as follows:

Annual management fees	1.25% on the first £1,000,000 0.75% on the next £1,000,000 0.45% on the next £1,000,000 0.40% on the next £1,000,000 0.35% thereafter
Minimum annual fee	£750 + VAT per annum

Whilst JM Finn does not levy transaction charges, 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 and 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.

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.

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.

Contact details

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

Information in this document is provided by the investment partner. AJ Bell Investcentre cannot be held responsible for any statements made.

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