

# JM FINN

Investment | Wealth



## Introduction to JM Finn



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# We simplify your financial challenges to help protect your wealth

Our award-winning service combines investment management and a comprehensive wealth planning offer, with a dedicated investment manager as a single point of contact.

They will be fully accountable for managing your money – investing and structuring it in the best way possible for you and your family. You will have peace of mind from knowing that your wealth is safe, and leaving you free to focus on what matters to you.

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# What has made us stand the test of time?

The firm was established in 1946 when our founder, a successful commodities broker recognised that company ownership as an investor would likely become more widespread following the end of the Second World War.

He bought a stockbroking firm with roots dating back to the 19th Century and instilled in the firm a legacy of client service, trust and foresight.

These traits are still integral to the business and have been instrumental in shaping the wealth management service we offer our clients today.



**Very happy working with our investment manager, he is a longstanding trusted adviser to our family.**

JM Finn client



# What we offer

**£39k**

The average cost of a UK boarding school, up by 41% from 2013<sup>1</sup>

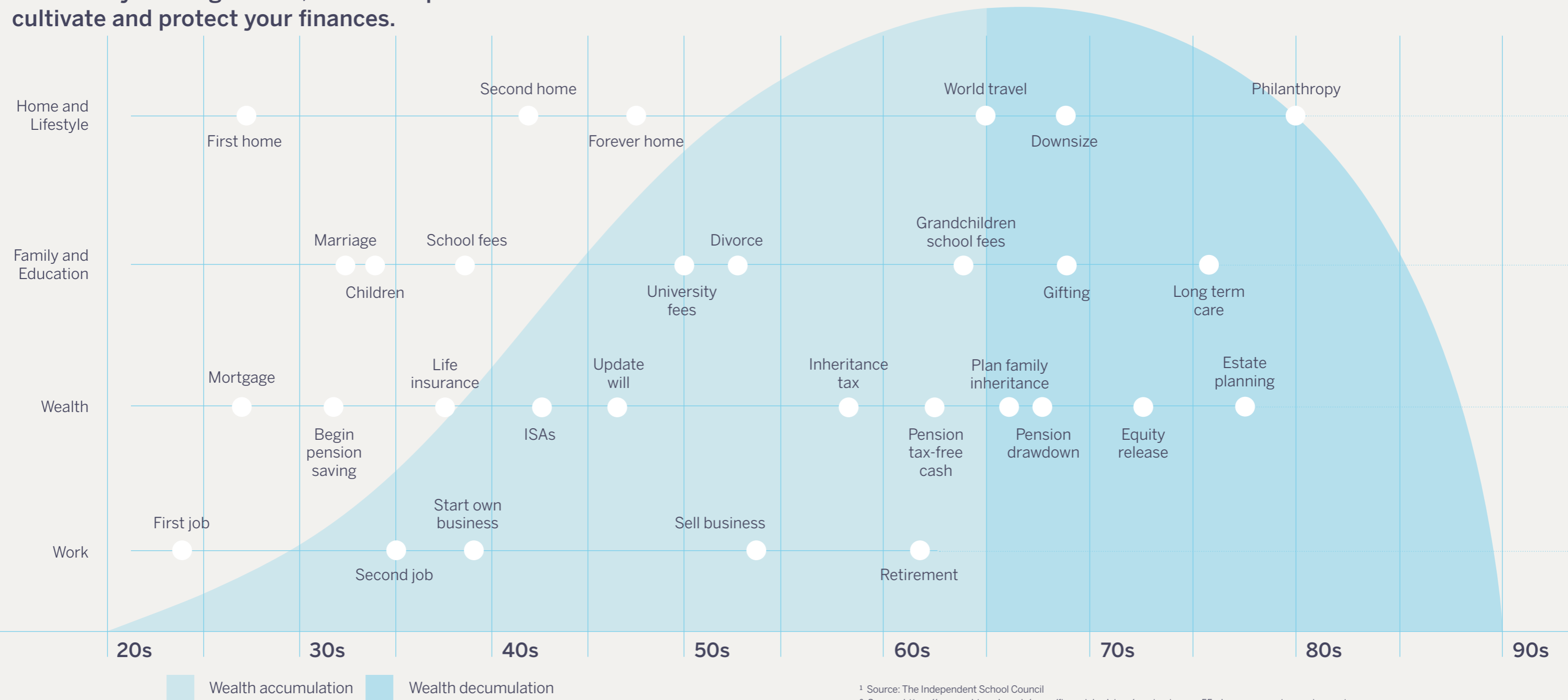
**21%**

Of those aged 55+ have no private pension<sup>2</sup>

**15%**

Of the UK population aged 85+ currently live in care homes<sup>3</sup>

Whatever your stage of life, we can help to cultivate and protect your finances.



<sup>1</sup> Source: The Independent School Council

<sup>2</sup> Source: <https://www.unbiased.co.uk/news/financial-adviser/one-in-six-over-55s-have-no-pension-savings-yet>

<sup>3</sup> Source: ons.gov.uk



## Wealth planning

**Wealth planning is an integral part of achieving financial certainty:** ensuring that your wealth is structured in the best possible way will optimise the funds you have available to invest.

Our Wealth Planning service can help guide you through many financial challenges, working with your investment manager and external third parties to review your financial situation and develop an appropriate strategy. This can be either as a one off, or if you prefer, as part of our regular review service. We offer wealth planning as a non-compulsory service that is not bundled into total fees, and with no obligation to pay for annual reviews.

## Investment management

We specialise in discretionary investment management – investing to try to meet your financial objectives. Your investments will be managed by our experts, so you don't have to worry about making investment decisions yourself.

### **Two different ways to invest – with the same award-winning client service**

We offer two investing services – the Investment Management Service, and Wealth Management Service. Regardless of which is right for you, you will receive all the benefits of the award-winning, high quality, personal service that JM Finn is known for.



# The JM Finn Investment Management Service

## What is it?

JM Finn's Investment Management Service offers a pooled approach to investing - meaning your money is collectively invested with money from other investors into a fund, which is managed by JM Finn's fund managers.

There are three portfolios to choose from, depending on your attitude to, and capacity for, taking risk.

## Who is the service most suitable for?

For clients with straightforward investment needs, the Investment Management Service is likely to be the best option. It is suitable for a wide range of clients, including private clients, trusts, charities or SIPPs, and can be used for many different types of investments – such as a cash lump sum, pension or transfer of an existing portfolio that doesn't have any pre-existing tax liabilities.

## What are the advantages?

**Enhanced buying power:** Pooled investing is often much more cost effective than running an individually tailored portfolio. Investing in the fund can provide greater buying power than if you were investing alone.

**Diversification:** By investing in the Investment Management Service, you can invest in a wider, more diversified spread of assets than if you invested alone. This usually means that the risk is lower because if any asset underperforms, the overall effect on the portfolio's performance is much lower.

**Robust investment process:** You will receive the benefit of a highly rigorous investment process incorporated into our Investment Office, overseen by multiple teams around the firm. Our investment team continually seek out investment opportunities, regularly meeting with companies around the world to assess their viability for investment.

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We could not be happier with our service from our investment manager and the wider team.

JM Finn client

**Tax-efficient:** Buying and selling individual stocks within the fund does not attract any Capital Gains Tax.

**A dedicated investment manager:** We don't use call centres. Your trusted adviser will be your main point of contact – on hand when you need to speak to them.

# JM Finn Wealth Management Service

## What is it?

Your Investment Manager will start with a blank canvas to design an investment portfolio for you from scratch that is tailored uniquely to meet your needs. The specific investment strategy you choose will be determined based on your attitude to risk.

## Who is the service most suitable for?

Our bespoke investment service is most suited to private clients, charities or trusts who have more complex wealth needs such as existing Capital Gains Tax considerations or holdings of sentimental value that they wish to keep. Those with higher amounts to invest may also prefer to opt for their own bespoke portfolio.

## What are the advantages?

### Ability to actively manage Capital Gains Tax for existing liabilities:

If you have an existing bespoke portfolio with another provider, it can be transferred 'in specie' to the JM Finn Wealth Management Service – meaning that you would not incur Capital Gains Tax from selling the holdings. This is a significant advantage for those who would otherwise face Capital Gains Tax charges.

**Flexibility:** As the portfolio is created from scratch, it allows you to add any specific investment restrictions into the portfolio, such as sectors or companies you prefer not to invest in.

### Accommodate 'cherished' holdings:

You may, for example hold shares with sentimental value, such as inherited shares or shares in a company you have previously worked in. The Wealth Management Service can incorporate these existing holdings into a portfolio.

## Our other services:

**Inheritance tax (IHT) portfolio** – More and more estates are being caught by inheritance tax. We offer a specialist investment service to potentially partially offset some of your estate's liability for inheritance tax through a portfolio of qualifying assets. Our wealth planning experts can also assess your liability and help you plan a mitigation strategy accordingly.

**Charities** – We offer a multi award-winning portfolio management service for charities and not-for-profit organisations. Since its inception 20 years ago, it has grown to become a flagship part of our service, and the team has developed an outstanding reputation in UK charity investing.

**Advisory investing services** – Only for experienced investors with investible capital of £500,000 or more, we offer an advisory investment service. This means your investment manager can recommend that you invest in certain assets on the basis of your objectives and risk profile, but would need your permission before making any changes to your account.

**Professional adviser services** - we can work together with independent financial advisers and/or other intermediaries such as existing lawyers and accountants your family might have in place.



**Excellent client manager providing good advice and ease of communication.**

JM Finn client



**My Investment Manager is brilliant, supportive and patient.**

JM Finn client



# What makes us the right partner?



## Long-term view

Unlike some of our competitors, we are privately owned. This means that we make business decisions we feel are best for you as a client, rather than prioritising the needs of shareholders.

This enables us to invest your wealth with a long-term view, without having to make short-term decisions about how we run the firm or manage your money.



## 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. This is essential to ensure that, as we evolve the business, we do not compromise the high level of service for which we have become known.



## Exceptional client service

Do not just take it from us. We survey our clients every other year and the results are continually outstanding.



# A majority of our clients have recommended us to others.



Our Net Promoter (NPS) score, which measures our clients' willingness to recommend us, is far above the average benchmark for the UK wealth management industry<sup>3</sup>.


Even better than being willing to recommend us, our clients regularly do recommend us to their friends and family: a majority have done so during their tenure, which we see as the ultimate testament to our enduring high levels of client service.

<sup>3</sup> Benchmark referred to is the Savanta MillionaireVue Benchmark NPS 2023

SERVICE SATISFACTION 

**Would our clients recommend us?**

Nearly **3 in 5**  clients have recommended us to family or friends, including nearly **1 in 4**  in the last 12 months.

JM Finn's NPS\* in 2023 was **58** 

**28**

far above the industry average among UK wealth managers of 28.

\* The Net Promoter Score (NPS) is a measure of our clients' willingness to recommend us.

COMMUNICATIONS 

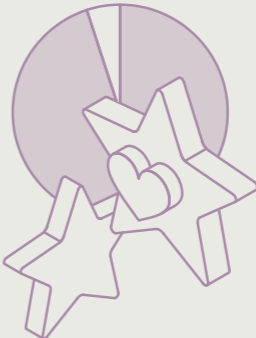
**High standards in client communication**

**96%** 

Satisfaction rate with Investment Manager communications.

TRUST AND CONFIDENCE 

**Our clients trust us to deliver time and again:**

**95%** 

say they have trust and confidence in their Investment Manager at JM Finn.

**95%** 

of clients have trust and confidence in JM Finn as a firm.

**97%** 

of clients are satisfied that they have a personal relationship with someone they trust.



An independent survey of 1,671 clients within discretionary, advisory, execution only and Coleman Street Investments services was carried out by Savanta on behalf of JM Finn in 2023. Satisfaction rates in all questions are defined as the percentage of respondents who selected 7-10, where 10 is the highest level of satisfaction and 0 is the lowest.

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An excellent team that provides a first class service and takes trouble to maintain client contact.

JM Finn client



# What you can expect from the moment you contact us

## Building a trusted relationship

One of our highly experienced investment managers will arrange a meeting with you to find out all about you – your current financial situation, any worries you have, and what you hope to achieve with your wealth. Once they have a good understanding of your needs they will work to build a strong relationship and to act as a trusted partner to you over the long term, whilst bringing in relevant experts as needed.

## Clear communication

A personal service begins with clear, concise and regular communication. In addition to regular communication from your dedicated Investment Manager, our award-winning app allows you to securely access your portfolio and documents online 24/7 to give you peace of mind.

For ease, we can place all your account paperwork in a personal library within your online account on our client portal.

## Our fees

**Wealth Management Service** – our fees are charged as banded percentages of the amount you hold invested with us.

**Investment Management Service** – annual charges include a management fee of 0.6% and service fee of 0.5% (+VAT).

**Wealth planning** – fees may be charged on an hourly basis and vary according to the seniority of the team member. At the first meeting, we will provide a comprehensive and fully transparent breakdown of any charges that you would expect to receive as a client.

# Award-winning services

**Our reputation is built on trust and the ability to deliver on clients' expectations.**

In addition to our positive client feedback, the high quality of our service is also recognised through a number of industry awards - just a snapshot of which are listed here. For a full list of our awards, please visit [www.jmfinn.com/awards](http://www.jmfinn.com/awards)



## Good Money Guide Awards

- Best Wealth Manager 2024
- Best Wealth Manager 2023
- Best Wealth Manager 2022



## Magic Circle Awards

- Private Client Asset Manager of the Year 2024



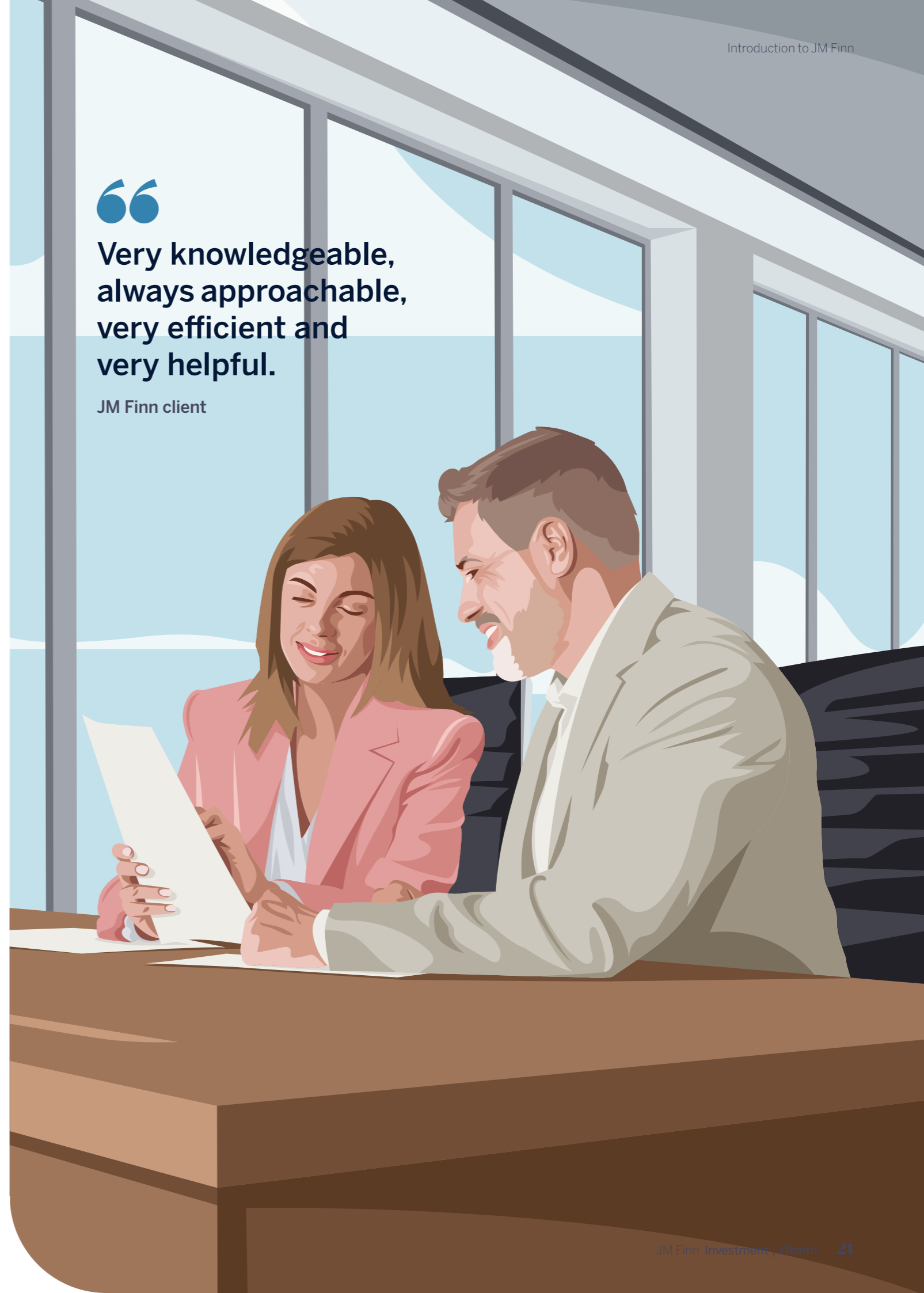
## City of London Wealth Management Awards

- The FIS Award for Best Discretionary Wealth Management 2024
- Best Charity Investment Service 2024
- The FIS Award for Best Discretionary Wealth Management 2023
- Best Charity Investment Service 2022

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Very knowledgeable, always approachable, very efficient and very helpful.

JM Finn client



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# Get in touch

If you have any questions about how we can help build the future you want to see, please call

## 020 7600 1660

or if you would like to speak to your local office:

### London

25 Copthall Avenue  
London.  
EC2R 7AH

020 7600 1660

### Bury St Edmunds

60 Abbeygate St.  
Bury St Edmunds  
Suffolk. IP33 1LB

01284 770 700

### Bristol

22-24 Queen Square  
Bristol.  
BS1 4ND

0117 921 0550

### York

HQ Building  
Hudson Quarter  
Toft Green  
York. YO1 6JT

01904 235 800

### Winchester

Regency House  
13 St Clement Street  
Winchester  
SO23 9HH

01962 392 130

**Investment involves risk. The investments discussed in this document may not be suitable for all investors.**

**The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. This document is for information purposes only and has no regard for the specific investment objectives, financial situation or needs of any specific investor.**



# JM FINN

Investment | Wealth

Follow us on:



**Registered Office:**  
25 Copthall Avenue  
London, EC2R 7AH

020 7600 1660  
[info@jmfinn.com](mailto:info@jmfinn.com)  
[www.jmfinn.com](http://www.jmfinn.com)

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