Let's talk about you

WE PROVIDE YOU WITH ACCESS TO REGULAR COMMUNICATIONS

This ensures that you are kept fully informed of how your money is being managed and up to date with all the latest economic information, including any key changes that may affect your financial future. We will agree with you at the outset what you can expect and when.

The range of communications available to you include:

- Online access to your Wealth Account 24 hours a day, via our website
- A Market Bulletin sent weekly, providing up-to-date market and economic information
- Tax year-end reminders of the available allowances and tax-saving opportunities
- Annual valuation reports of your investments
- An annual Budget report summarising the Chancellor's Budget announcements
- The Investor magazine, full of investment news, interviews and opinions
- Invitations to client events/briefings
- Access to the E-briefing Service, providing topical financial news articles via email

We're here for you

NICOLA J GILLESPIE SYME
Director & Chartered Financial Adviser

As Director of Gillespie Financial, Nicola has worked in the financial services industry for 20 years, and has embraced being a Partner Practice of St. James's Place as an excellent opportunity to offer both corporate and private clients access to their distinctive, award-winning approach to wealth management.

KATHLEEN BLENKHARN-MCBRIDE
Financial Adviser

Kathleen, who has worked in the financial services industry for 20 years, was delighted to accept an invitation to join St. James's Place Wealth Management. This has allowed her to concentrate fully on assisting clients' needs to help them become financially secure now, and in the future.

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

Call us on: 01383 851001
Email us: gillespiefinancial@sjpp.co.uk

The Old Bank, 7 Bridge Street,
Dollar, Clackmannanshire FK14 7DF

www.gillespiefinancial.com

SENIOR PARTNER PRACTICE OF
ST. JAMES'S PLACE
WEALTH MANAGEMENT

gillespie financial

LIVE FOR TODAY
Let us plan your tomorrow

gillespie financial

www.gillespiefinancial.com
SENIOR PARTNER PRACTICE OF ST. JAMES'S PLACE WEALTH MANAGEMENT

WE ARE ALL ABOUT THE PERSONAL APPROACH

At Gillespie Financial we understand that you are looking for a personal and tailored service when it comes to your financial planning needs. Putting our clients firmly at the heart of everything we do enables us to run a genuinely client-focused business.

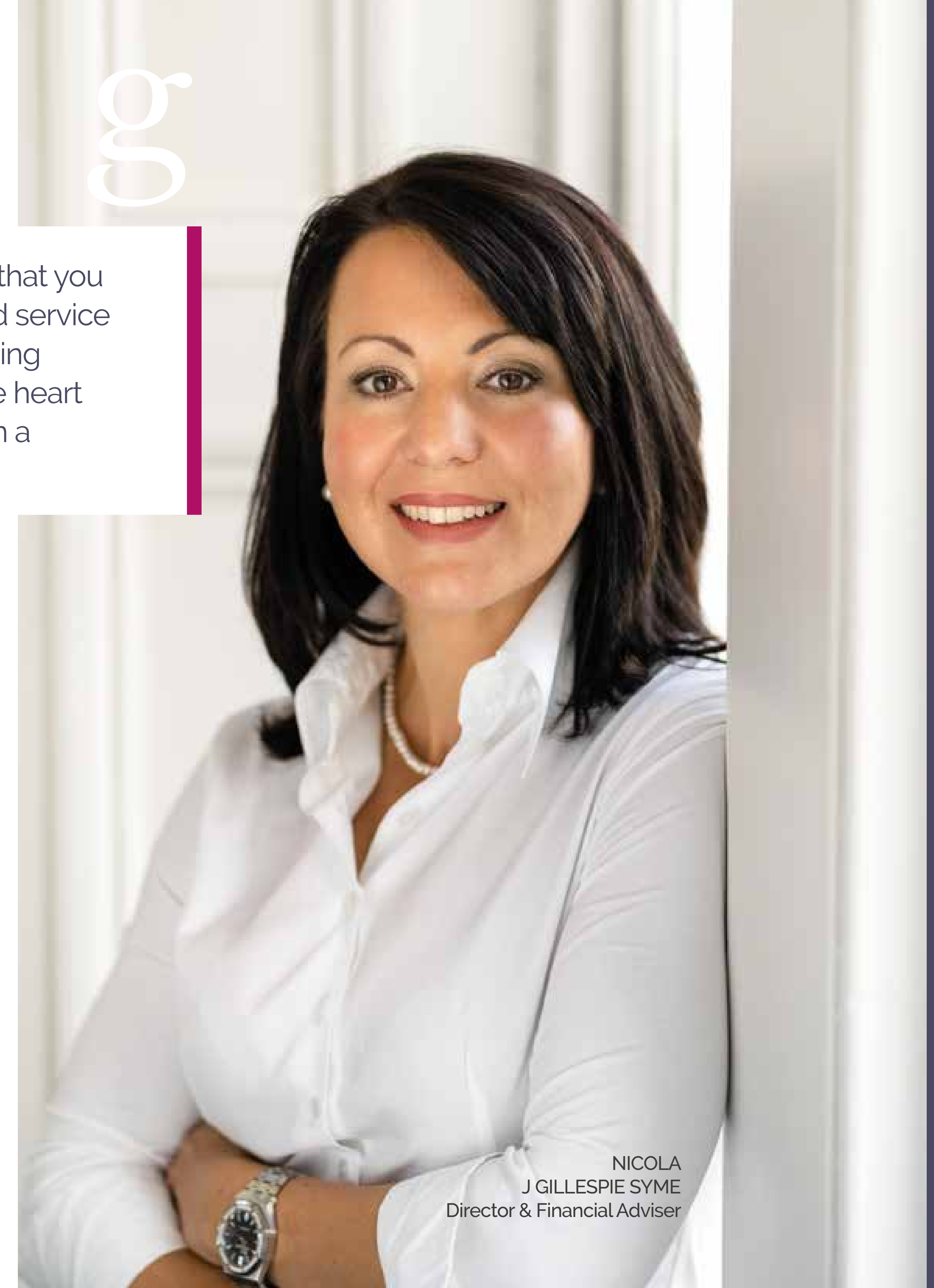
We pride ourselves in providing a highly personalised service, with the aim of 'earning the right' to be considered as your trusted family financial adviser for many years – and generations - to come. We will help you make informed financial decisions to achieve your goals through face-to-face financial advice.

ABOUT ST. JAMES'S PLACE AND OUR GUARANTEE OF PEACE OF MIND.

St. James's Place Wealth Management was founded in 1991 and is now a FTSE 100 company.

As a Senior Partner Practice of St. James's Place, we can offer you 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 are set out on the group's website at www.sjp.co.uk/products



NICOLA
J GILLESPIE SYME
Director & Financial Adviser

You are firmly at the heart of everything we do

WE WILL PROVIDE A TAILORED SERVICE FOR YOU AND YOUR FAMILY

It is becoming increasingly clear that there is a generational wealth gap in the UK, there's never been a better time to assess your finances and get everything in order.

These pressures mean that financial planning is becoming a family business. Instead of each generation making their own arrangements, families are starting to consider how to use their combined resources in the best, most tax-efficient way to benefit all members.

At Gillespie Financial, we can provide:

- Face-to-face review meetings
- Regular financial communications tailored to you and your interests
- Correspondence and literature that is clear and easy to understand
- Clarity and guidance in all aspects of your financial wellbeing

You can also call us between review meetings to discuss any financial matters important to you as your needs change over time.

We will discuss with you the ongoing advice charges for our services. 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 receive.

WE OFFER A VARIETY OF PRODUCTS AND SERVICES

We provide a range of financial solutions encompassing every aspect of advice you could be looking for.

Through our regular client service review meetings, we will:

- Understand your financial circumstances and objectives
- Fully review your financial goals and adapt to any changes
- Review and, if applicable, rebalance your investment portfolio and fund choices
- Help you maximise your annual tax allowances
- Keep you up to date with legislation and Budget changes
- Help you to review your appetite for investment risk as your circumstances and priorities evolve, ensuring your investments continue to meet your requirements
- Encourage and listen to your feedback to ensure we maintain our exceptional standard

*Your home may be repossessed if you do not keep up repayments on your mortgage

KATHLEEN
BLENKHARN-MCBRIDE
Financial Adviser