Creating the financial future you desire for yourself, your loved ones or your business requires vision, planning and skilful execution.

We can help you reach your financial goals by offering appropriate advice in the present, so as to plan for the future. By ensuring your plans remain effective, your future can become financially secure, no matter how your circumstances change.

At Morrinson Wealth Management we believe that those who devote the necessary time to the demands of their financial wealth today will benefit substantially in the future. This brochure outlines our wealth management services and expertise which we hope you find informative. We would very much like the opportunity to build a professional and enduring value-added relationship with you.

Stanley Morrinson
Managing Partner

MORRINSON WEALTH MANAGEMENT LLP
Senior Partner Practice of St. James’s Place Wealth Management

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MD (Head of UK Consulting), Accenture UK plc

“Morrinson Wealth Management have become true trusted advisers to me in all matters related to financial and retirement planning. They are constantly available to provide advice and guidance and seem to be looking out for opportunities to maximise returns on my investments. I really appreciate their support, would like to thank them for their guidance and would recommend them to anyone.”

MD, Accenture UK plc

“I have always found the advice from Morrinson Wealth Management to be clear and insightful. They have made a very significant contribution to helping me develop my retirement and savings strategies. I am pleased to be able to recommend them.”

Partner, Deloitte LLP

“I value the relationship and trust I have built with Morrinson Wealth Management. I lean on them to look after the ‘long term’ and they deliver this with minimal hassle and with initiative and focus. I trust on them to deliver the best for my family’s future.”

Chief Operating Officer (North America), Avanade

“In times of economic stagnation (at best) St. James’s Place have consistently been delivering me double digit growth. Morrinson Wealth Management have a good understanding of my needs and risk appetite and advise accordingly. They provide a level of reassurance that my financial needs and future are being well looked after.”

Partner, PricewaterhouseCoopers LLP

“Morrinson Wealth Management have offered me very sound advice over the years. They take time to understand the needs of their client and work with them to build an appropriate portfolio. Overall, I am very pleased with their work and have recommended them to a number of colleagues and friends.”

MD, Accenture UK plc

“Morrinson Wealth Management always deliver a high quality and responsive service across the board. They carefully gauge my financial needs and then walk me through the planning in order to fit my personal and family investment objectives on a bespoke basis.”

Partner, Deloitte LLP
We advise across various aspects of wealth management, helping individuals, trustees and businesses from widely differing backgrounds and life stages. We offer access to an exclusive range of St. James’s Place products, attracting a number of benefits we would be glad to share with you. Above all, we focus on our clients, thereby building value-added, enduring and long-term relationships. Our key product areas include:

- Building and preserving capital
- Managing cash & borrowings
- Financial protection against risk

These can be broken down into subsegments in the pie chart below as follows:

We can offer a single relationship to meet all of your financial needs. Whatever your circumstances, we will work closely with you to create the financial strategy best suited to your personal and specific needs. We can work with you as an individual, a family or a business.
OUR FOCUS

“Our focus is on you, your objectives and your priorities.”

Putting you firmly at the centre of everything we do is core to our philosophy. This enables us to deliver a genuinely relationship-focused solution as opposed to commoditised, off-the-shelf packages. We work hard to provide you with a personally tailored relationship to meet all your financial needs, present and future. If we meet or exceed your expectations, we hope that not only will you remain a satisfied client, but you may see fit to become an advocate of our practice. Our most reliable growth is through word of mouth.

With the benefit of a single relationship, we aim to deliver our commitment to you by:

• Providing a personal, face-to-face, highly experienced and qualified financial advisory experience
• Understanding your financial circumstances and objectives
• Focusing on your priorities
• Affording you the opportunity to review your financial affairs regularly
• Agreeing an on-going servicing framework with you
• Ensuring that our correspondence and literature is clear and easy to understand
• Encouraging and listening to your feedback
• Ensuring that our dealings with you are always sensitive to your particular needs.

Our own internal process is designed to help our clients make informed decisions and avoid costly errors. Our overriding aim is to establish and maintain trusting and mutually beneficial relationships over the longer term.

“Morrison Wealth Management excels in bringing quality, professionalism and expertise to all aspects of Wealth Management, while underpinned by the highly established and successful St. James’s Wealth Management Group.”
“We start by consulting with you to understand your key financial objectives and present financial position. Your Partner can then set out to design the building blocks for a robust and clear financial planning strategy.”

“We are then able to design a solution that is simple, transparent and tailored to your personal circumstances, regardless of your life stage. Rooted in this process is an appreciation that your personal situation will no doubt evolve over time, including your risk profile, level of income, liabilities, aspirations and family commitments.”

“Having completed the design process, your Partner will assist you in organising whatever needs to be done to execute plan.”

“We believe that a fundamental part of effective wealth management comes down to regular face-to-face reviews. This allows us to adapt to your evolving needs and objectives over time. Only then can we remain accountable to our recommendations and advice remaining ‘fit for purpose’. Our clients overwhelmingly recognise the value of this ongoing Partner review, planning and support.”
Successful investment is critical to your future financial, but it is a field challenged by a unique problem; future investment performance is unpredictable. We recognise that investors will be confronted at some stage of their investment lives with the following questions:

- How do I select an Investment Manager to manage my savings and investments?
- How will I monitor the Investment Manager and ensure continuity?
- How will I know if the Investment Manager changes jobs or roles and what's the impact on my investment returns?

When you choose an investment manager, no matter how successful, you can never be sure that you have made the right choice. And even if you have, it may not continue to be the right choice over the years to come. The cornerstone of the St. James’s Place approach to investment management is its Investment Committee which is advised by the highly respected independent investment consulting firm Stamford Associates.

Its role is to offer the Investment Committee independent and sound investment advice with regard to selecting, monitoring and promptly replacing investment managers when confidence is lost, at no explicit cost or capital gains tax implication for our clients. Therefore ensuring our client’s long term wealth strategies remains.

Every client who invests with St. James’s Place will automatically benefit from the highly specialist skills that Stamford Associates provide which, ordinarily, private individuals would not be able to access.

This offers significant strategic benefits for investors and brings peace of mind to our clients, as the individuals responsible for managing our funds are being continuously monitored by full-time professionals.

"Identification of likely future performance requires highly sophisticated and time intensive analysis of performance data and fund managers’ styles. Only a tiny minority of consumers have access to this sort of analysis. Yet without doing so, simply looking at past performance is of minimal value."

The value of an investment with St. James’s Place will be directly linked to the performance of the funds selected and may fall as well as rise. You may get back less than the amount invested.

**THE ST. JAMES’S PLACE APPROACH TO INVESTMENT MANAGEMENT**

- ‘Manage’ the Fund Managers
  - Select active managers from the global ‘whole of market’
  - Monitor them closely and continue to monitor the market
  - If a manager moves company or under performs, they can quickly be replaced at no cost to our clients
  - Change where necessary

- Offer spread and choice of Fund Managers (globally)
  - A simple, transparent, easily understood fund range
  - From the best managers around the world, not constrained just to UK retail managers
For many, retirement will last as long as, if not longer than, their working lives. While making plans for a long and prosperous retirement is likely to involve investment in pensions, the range of strategies that we have deployed to assist our clients has never been wider. Knowing how to take advantage of the opportunities available to you is key, making our advice essential to both private individuals and business owners.

The levels and bases of taxation and reliefs from taxation can change at any time and are dependent on individual circumstances.

Tax & Investment Planning

We believe carefully selected investments can offer opportunities to enhance a client’s wealth significantly and protect it against inflation; whether you are investing for the short or long term.

As a Senior Partner Practice of St. James’s Place Wealth Management, we have access to a full range of funds to choose from and can provide you with strategic and expert advice to help you build an appropriate and a well-diversified portfolio. We can also help to ensure that your investments are arranged in vehicles that minimise your liability to taxation which could hinder a portfolio’s performance.

Retirement Planning

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Protecting the wealth and financial future of our clients’ families is a key element of our service. We are specialists in providing solutions to meet exceptional insurance needs, such as unusually high levels of life cover needed to protect estates from Inheritance Tax, or to protect companies and the people who own and manage them.

Risk Managing your Wealth

Our fees are set at a level sufficient to ensure we can devote the time, expertise and resources necessary to help you achieve your objectives. Typically our fees are fully inclusive and included within the total costs of the structures deployed to address your objectives.

(For full information see our Key Facts about our Services and Costs document)

FINANCIAL PROTECTION AGAINST RISK

Risk Managing your Wealth

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

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OTHER SERVICES

- Offshore savings & investments
- Discretionary portfolio management
- Pension portfolio consolidation analysis & advice
- Trust & estate planning
- Commercial property financing
- Specialist mortgage services
- General insurance (for high value properties and businesses)
- Pension income drawdown & annuity
- Self-Invested Pension Plans (SIPPs)
- Employer Restricted Shares/Options planning advice
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Senior Partner Practice of St. James’s Place Wealth Management

St. James’s Place House, 3 Moorgate Place,
London, EC2R 6EA
Tel: +44 (0)207 638 2400
Email: stanley.morrison@sjpp.co.uk