

Investment Partner

Company Profile

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

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 performance 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 Services Authority and is a member of the London Stock Exchange plc.

Why select J M Finn & Co?

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

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 a more individual basis than the pooled fund approach offered by many institutional houses.

Investment Proposition

Defining the appropriate asset allocation policy begins with interpreting the investment objectives and how that profile is influenced by attitudes 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 fund.

We believe it is important that performance is assessed against a suitable index in order that the member may both properly and fairly judge the relative performance achieved. Typically, we would utilise the median return achieved by the Reuters Hindsight Pension Sector or any other relevant indices by mutual agreement with the client.

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 ensure that investment objectives are achieved.

All clients are provided with monthly cash statements. Clients receive a comprehensive portfolio valuation at least half yearly which includes any relevant commentary and a schedule listing the progress of various relevant indices.

Fund Charges and Investment Terms

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 £500,000
 0.5% thereafter

Minimum Annual Fee £500 + VAT per annum

Whilst JM Finn & Co do not levy transaction charges under this option, any local duties or third party charges on overseas 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 £500 + 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

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.

Adviser Remuneration will be paid out of your SIPP cash account by the Sippcentre. In addition your Adviser may receive initial and renewal commission from JM Finn & Co. Your Adviser will provide you with further details.

Sippcentre will not accept investment instructions, these must be arranged directly with JM Finn & Co. Your Adviser is responsible for transferring cash between Sippcentre and JM Finn & Co. Your Adviser must transfer cash using Sippcentre's online cash movement facility.

Contact Details

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Information in this document is provided by the Investment Partner. The Sippcentre cannot be held responsible for any statements made.

Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

| Company | Company Number | VAT Number |
|-----------------------------|----------------|-------------|
| A J Bell Holdings Limited | 4503206 | 833 5478 13 |
| A J Bell Management Limited | 3948391 | 759 3531 03 |
| A J Bell Limited | 3091664 | 639 0316 44 |
| A J Bell Securities Limited | 2723420 | 918 4226 21 |