# Frequently Asked Questions

MACINTYRE
WEALTH MANAGEMENT

## WHERE ARE MEETINGS HELD?

- In our meeting room within our office in Aberfeldy.
- Virtual meetings via a video service such as Zoom / MS Teams.
- We have access to meeting rooms in St. James's Place offices across the UK, including Edinburgh, Glasgow, Aberdeen and Linlithgow.
- We can also meet at your home, if you are unable to travel or if a video meeting will not work.

## DO YOU HAVE PARKING?

There is free parking on our street (Kenmore Street) and we are fortunate enough to be located just next the Breadalbane Community Campus; which has ample of parking just a two minute walk from the office.

## DO I HAVE TO PAY FOR AN INITIAL MEETING?

The initial meeting is held with no obligation. This gives you a chance to meet us and discuss any aspects of personal financial planning, with no obligation.

## WHAT DO I NEED TO BRING TO AN INITIAL MEETING?

We normally advise:

- Proof of ID, such as Passport/ Driving licence
- National Insurance Number(s)
- Income details – payslip(s), P60(s), copy of accounts if self-employed etc.
- Your monthly expenditure - figures and breakdown – both essential and discretionary
- Your liabilities – details of mortgage balances, term, latest statements etc.
- Cash balances – totals, who with, ownership, recent statements etc.
- Assets and investments – recent valuation statements, ownership, term etc.
- Protection plans – policy numbers, totals, who with, term, trusts etc.
- Pension plans/employer pension schemes – policy numbers, recent valuation statements, term etc.

It is not essential to bring these things to a meeting, but it does help to make the most of the time. We can gather this information after initial discussions, via a secure scan/document transfer app.

## HOW LONG SHOULD I ALLOW FOR AN INITIAL MEETING?

We would generally expect a first meeting to last for around an hour – sometimes up to 2 hours, if there is a lot to discuss. We understand the time it takes to get to know clients on an individual basis. No two clients are the same and therefore we ensure that we take time to understand your personal or business objectives and deliver solutions that are right for you.

## DO I HAVE TO SIGN UP TO YOUR SERVICES AT AN INITIAL MEETING?

No, you do not have to sign up to our services. Our initial meetings are to help you to understand how we can help you to achieve your financial goals and aspirations and to decide if we are the right fit for you. There is no obligation to then continue with our advice process or sign up to any of our services.

## HOW CAN I BOOK AN INITIAL MEETING?

- Call 01887 377810
- Email us at macintyrewealth@sjpp.co.uk
- Book through Calendy
- Or fill out the contact form on our website

## ARE YOU REGULATED?

Yes. We are an Appointed Representative of and represent only St. James's Place Wealth Management plc (which is authorised and regulated by the Financial Conduct Authority) for the purpose of advising solely on the group's wealth management products and services, more details of which are set out on the group's website: www.sjp.co.uk/products. St. James's Place guarantee the suitability of the advice given by members of the St. James's Place Partnership when recommending any of the wealth management products and services available from companies in the group. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Details of the St. James's Place Advice Guarantee can be found on the group's website, here.

## WHAT HAPPENS IF MY FINANCIAL PLANNER IS AWAY ON HOLIDAY?

Our Aberfeldy office will remain staffed and available to deal with any queries. In the event of urgent advice being required, when your adviser is on holiday, we have access to the full resources of the St. James's Place Partnership to enable this.

## HOW DO YOU CHARGE?

This would be dependent on your situation and what advice you need with your financial plan. When you invest with St. James's Place you pay for our advice and the products we recommend. These charges can be seen on the group's website www.sjp.co.uk/charges. You will receive a personalised illustration which sets out how these charges apply to your specific investment, prior to you making an investment and incurring any of these charges.

## FINANCIAL ADVICE SOUNDS EXPENSIVE. CAN I AFFORD THE FEES?

We will always be transparent with our fees and any costs incurred will be explained to you and approved by you in advance. It's our job to place you in a better financial position and this includes taking our fees into account. Despite the notion that financial advice is expensive, we believe that the cost of no advice could be even more expensive in the long run.