



PRINCIPAL PARTNER PRACTICE OF



ST. JAMES'S PLACE
WEALTH MANAGEMENT

Forward

I am genuinely delighted to be able to introduce you to Chris and his team at CMP Financial.

I have known Chris for many years and his practice has made an outstanding contribution to St. James's Place.

Chris has always had the vision and commitment to develop a team that provides excellent service and makes a significant positive difference to their clients' financial affairs.

CMP Financial's approach puts clients at the heart of a personal service that consistently epitomises integrity and professionalism.

I do hope you enjoy reading this brochure and encourage you to find out more about how CMP can help you too.



David Bellamy
Chief Executive,
St. James's Place Wealth Management



Welcome to CMP Financial

Welcome,

Thank you for taking the time to find out more about CMP Financial.

I hope this is just the first step towards a long-term relationship that will make a positive difference to your financial future.

I founded CMP with the objective to do just that, but in a way that recognises everyone is different. We all merit treatment as individuals and should receive quality advice that is understandable from people we trust. We often see ourselves acting as a bridge from one generation to the next and it is not uncommon for many of our clients to become friends over the years.

I sincerely hope we get the opportunity to make a positive difference for you too.



Chris Partington BSc MBA Dip PFS
Chairman and founding Partner,
CMP Financial

Principal Partner Practice of St. James's
Place Wealth Management.



Our clients come to rely on our insight and exceptional expertise to create, manage and protect their finances for the long term.

Our Vision

*To make a transformational and positive contribution to the wellbeing of our clients, and our community, with integrity and professionalism. In doing so, we aim to be the most trusted source for our clients in helping them **Create, Manage and Protect** their wealth.*

About Us

We are a leading provider of wealth management strategies to people who want to secure a bright, safe and comfortable future.

Our clients share their fears with us – whether they be market volatility, diminishing returns due to low interest rates or protecting their estate and families from inheritance taxation. We dedicate our time to addressing those concerns and formulating a strategy which will provide complete peace of mind.

We promise you a positive experience that is centred around you and not us, thoroughly researched advice, and a commitment to devising the best possible strategy to secure your future.



*St. James's Place guarantees
the suitability of the advice given
by CMP Financial when recommending
any of the wealth management products
and services available from companies in the group.*

Achieving your objectives

“Our aim is simple, to develop a successful strategy to preserve and grow a client’s wealth”



Create



Manage



Protect

People with similar financial circumstances may have very different **objectives**; these vary due to factors such as age, family circumstances or life’s priorities. Our aim is to help you achieve those objectives, whatever they may be.

You may wish to **create** financial growth, **manage** investments for maximum tax efficient income or to **protect** your estate for the next generation. We help you manage your resources in the best possible way to achieve your objectives both now and through every stage of the journey.

98%

Client satisfaction result –
Client Survey 2012.

Survey of 85 clients

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.

What our clients say

“What a pleasure it is to be advised by Chris Partington and his team at CMP Financial. They are courteous, helpful and very professional. Their advice and performance has been excellent. I would not hesitate in recommending them.”

Susan and Ashley Crowe

“Our experience has been nothing but positive – all enquiries are dealt with courteously and promptly (always the same day). Advice and follow-up meetings have been equally prompt and informative, with advice being topical and informed. We appreciate the attention to detail and the Annual Client Meetings over the past few years. These have been hosted generously and informatively.”

Mr and Mrs M Surridge



97%

of our existing clients would
recommend us –
Client Survey 2012.

Survey of 85 clients

The CMP Process

How we Create, Manage and Protect your wealth

Discover:

You will meet with your personal adviser to learn more about the way we can help you to Create, Manage and Protect your wealth. We will meet wherever is most convenient and comfortable for you.

Based on trust in us and our expertise we will build a relationship with you that will be the foundation of the CMP Process.

Explore:

Your adviser will take the time to learn all about your concerns, aims and priorities. Only by understanding your unique circumstances in depth can we make your money work in the ideal way for you.

Design:

We create a tailor-made wealth strategy to achieve your long-term aims, by investigating every appropriate possibility for your individual needs. Your adviser will then meet with you to present what we believe to be the very best solutions.

Implement:

We make sure that every element of your personal wealth strategy is set in motion when the time is right, that each element progresses as it should, and we keep you fully informed throughout.

Support:

Your satisfaction is of paramount importance to us. And we know that wealth management is a continuous process. Regular reviews and advice lie at the core of our strategic and personal support service.

Discover

Discover exactly why your future will be in the safest of hands

Explore

We explore your hopes, concerns, priorities and long-term objectives

*The
CMP
process*

Discover

Explore

Implement

Design

Support

Support

We provide ongoing personal support, ensuring your objectives are continually met

Implement

We guide you through implementing every element of your wealth strategy

Design

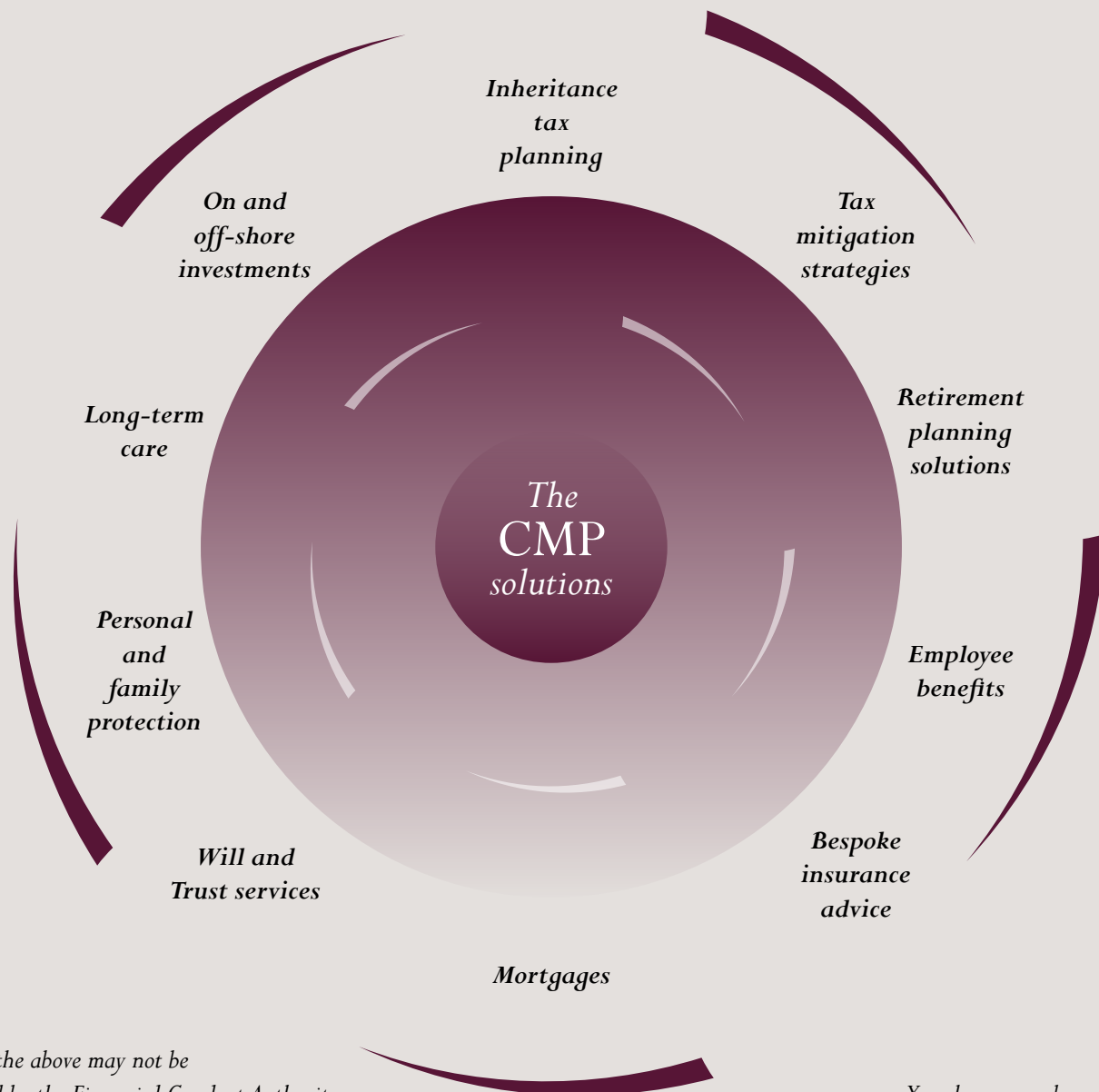
We create a tailor-made wealth strategy designed to bring your hopes to fruition

Our Advisers

All of our Wealth Management Advisers are qualified to give specialist advice and have extensive finance experience, from offshore investment planning through to long-term care, inheritance tax mitigation and estate planning. We also work with a tried and trusted network of Partners with first-rate reputations who share our commitment to ethical personal wealth management.



Our Wealth Management Solutions



Some of the above may not be regulated by the Financial Conduct Authority. Wills involve the referral to a service which is separate and distinct to those offered by St. James's Place.

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

The Foundation



ST. JAMES'S PLACE
FOUNDATION

Part of our culture at CMP Financial is to make a contribution to those less fortunate than ourselves both locally and nationally.

Consequently the St. James's Place Foundation is close to our hearts too. The Foundation has made an enormous difference to thousands of worthy causes and charities, having raised over £40 million over the last 22 years.

Two thirds of this money supports UK charities, with its main focus being children and young people, those who have special needs or who are disadvantaged in some way, as well as supporting the UK hospice movement.

Every penny of the money we raise goes directly to the causes as all the expenses, overheads and staff costs of the Foundation are paid for by St. James's Place too. The Foundation's

excellent example is also highlighted in the Government's Giving White Paper in 2011.

At CMP we do our best to make a difference too with various events and activities throughout each year. Our practice matches pound for pound everything we raise, which is then doubled again by St. James's Place, making our work go as far as possible to help those most in need.



Ten Tors Challenge

2014

saw us raise £80 thousand pounds. This went towards supporting our three annually nominated charities, providing support to local, national and global causes.

Our Work for Charity



Hope & Homes for Children

Herts Triathlon for Hope
and Homes for Children.



London to Paris Bike Ride
for Laureus.

St. James's Place Award-Winning Wealth Management



ST. JAMES'S PLACE
WEALTH MANAGEMENT

CMP Financial are proud to be a Principal Partner Practice of St. James's Place Wealth Management, an award winning FTSE 100 business with funds under management in excess of £50 billion, and is well established as one of the UK's leading wealth management organisations.



St. James's Place is to be congratulated on being the winner of the Daily Telegraph Wealth Manager for several years. Inheritance tax planning is expertly advised. The personal touch is appreciated as financial advisers visit clients' homes, in addition to the Investor and Budget reports sent out giving explicit financial details.

Mrs J Nutt, CMP Financial client



CMP Financial
The Stable Barn
Upton End Farm
Meppershall Road
Shillington
Hertfordshire SG5 3PF

T 01462 713078 F 01462 713068

www.sjpp.co.uk/cmpfinancial

The Partner Practice represents 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. The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.