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ST. JAMES'S PLACE
WEALTH MANAGEMENT

Dear Clients

On behalf of us all at the Practice and St. James's Place, we hope you are managing as best you can with the ever changing Covid-19 crisis.

We wish you and your family good health as we move through this extraordinary uncertainty.

Please be reassured that all elements of our practice and the administration systems within St. James's Place are all working as normally as possible, if remotely from our respective offices around the country.

The safety and the well-being of us all at the practice and clients is our main priority, and we are working closely with St James's Place Head Office to ensure we follow all Government guidelines to minimise any health risk.

During this period, we have begun contacting our clients that we are due to see in the coming weeks, for general meetings and of course annual reviews, offering to either "meet by phone" or postpone until later in the year.

All clients that are due to be seen in person during the "lockdown" will be contacted offering a telephone or video conference meeting if they would prefer. In the coming weeks we will continue to comply with guidelines and we will follow any travel/meeting restrictions that are recommended or imposed by the UK Government.

I want to reassure you that we are doing everything we can to minimise risk. In the light of our more vulnerable and elderly clients we will continue to ensure that your health is our priority.

We hope these policies will reinforce your confidence in our ability to manage and advise on your financial affairs both now and in the coming weeks, as the Covid-19 crisis will pass and life will return to normal.

Over the last 50 years, as a family Practice, we have faced several "crisis" situations and, on every occasion, thanks to our clients and our enormous support within St. James's Place, we have all emerged stronger and ever resilient. Thank you for your patience. We are well prepared to face these challenging times and we are working hard to put the safety of our families and clients at the forefront of all our actions.

It is important that I am aware of changes to your personal circumstances that may impact on you financially, please do get in contact with me so that we can discuss what, if any actions need to be taken.

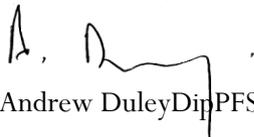
For the majority of you, your investment portfolios will be positioned for your long-term objectives and reflecting your personal approach to risk. We will keep to our existing schedule of reviews throughout the year and as you will now know I would never recommend panic selling based on the immediate (albeit horrible) circumstances.

A source of comfort, I believe, is the email ebriefings that we send out and our website as they both contain detailed and up to date resources.

If you do not receive our email bulletins, please do let the office know and we can have you added - even if it is just for the current crisis.

I wish you and your family all the best, please stay healthy and think of others around you that may need your help.

Yours sincerely

A handwritten signature in black ink, appearing to read 'A. Duley', with a stylized flourish at the end.

Andrew Duley DipPFS

The Duley Practice

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