



Together,
You Achieve

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It is important to us that our people are happy.

Our model helps each of us to design our happiness, but to be truly happy we need to ensure that each of us is also financially secure.

When we set out to look for a partner that we could look to long term, to help satisfy these aims we kept coming back to St. James's Place and Capstone Financial.

St. James's Place, because like us they are a fast growth business and like us, they demonstrate real authority in their area of expertise. Capstone because of the people and both the warmth and the innovation they showed whenever we spoke with them. Ultimately we felt that they cared about us and our business.



Darryl Cooke
Co Founder of gunnercooke LLP

Financial Advice That's More 'You'

You've worked hard for your money and to ensure your family is looked after, so it's only natural that you should want to discuss your future goals with a financial expert you can trust.

Achieve the life you want

As your personal or business financial advisers, we will spend time finding out about you and your priorities. Once we understand what you want to achieve, we'll then work together with you to develop a financial plan that's tailored to your specific needs.

What are your future goals?

These are some of the questions our advisers can help you answer:

- Will I be able to achieve my financial objectives?
- Can I improve my retirement income?
- Could my pension arrangements work any harder?
- Can I make my financial affairs more tax efficient?
- How do I maximise the returns from my existing investments?
- Are my family and I fully protected in the event of death, disability or illness?
- Will I be able to fund my children's education costs?
- Can I reduce future inheritance tax charges?
- Could my mortgage rate be more competitive?
- How do I cover the costs of future long-term care?*

*This may involve a referral to Karehero, a care navigator and matching service provider, whose services are separate and distinct to those offered by St. James's Place.

Business Advisers You Can Trust

Running a business today takes a great deal of hard work and commitment.

Increasingly, the pressures of running a successful business take priority over the time spent on planning you and your employees' financial security.

We believe you should plan for your financial security as rigorously as you plan for your business success. To achieve this you need an adviser who understands you and your business and will work with you to help you obtain the maximum benefit from all your hard work.

We will take the time to understand your business and your key priorities so that we can help you:

- Build a tax efficient remuneration strategy that closely matches your objectives in the short, medium and long term.
- Undertake an in-depth review of your business and help implement a tailored insurance programme to help protect your business from a wide range of risks.
- Manage short term cash flow and deposit requirements and help you identify the most appropriate financing solutions for you.
- Prepare and advise on the best strategy for your retirement, whether this be full or phased retirement.

Here are some of the other ways we can support you on your business journey:

Start Up

- Review Existing Pension Performance
- Life Insurance / Relevant Life Cover
- Critical Illness Protection
- Private Medical Insurance
- Building Emergency Cash Reserves
- Review Mortgage & Overdrafts
- Managing Risk of Existing Investments
- Build Future Financial Plans on Projected Income

Growth

- Director Pension Contributions
- Extracting Profits Tax Efficiently
- Review All Family / Business Protection
- Stocks & Shares ISAs / Junior ISAs
- Keyman Insurance
- Shareholder Protection
- Employee Benefits and Pension Schemes
- Financial Education for Employees

Expansion & Maturity

- Withdrawing Capital Tax Efficiently
- Help maximise Pension and Investment Contributions
- Help minimise Capital Gains Tax Exposure
- Preparing for Future Sale to Benefit from Available Reliefs
- Inheritance Tax Planning
- Passing Wealth on to Next Generation

Exit* & Business Succession

- Investing to Fund for Retirement
- Creating Tax-Efficient Income
- Reducing Inheritance Tax Liability
- Creating Financial Legacy for Future Generations
- Managing Tax Exposure
- Philanthropy / Charitable Giving

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 you invested.

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

*Exit Strategies involve the referral to a service that is separate and distinct to those offered by St. James's Place.

The Capstone Way



The Most Valuable Thing Any Financial Adviser Can Invest in You is Time

That's why our business is built around allowing our financial advisers to do what they do best. Which is spending time getting to know each client and advising them and their families effectively in the long term.

This is made possible by our advisers being supported by an amazing operations team of experienced administrators, paraplanners and client servicing professionals, who do everything to ensure we deliver on our promise and meet your expectations at every stage.

Our promise to you

1. Always do what we say we will do
2. Keep you up to date with any changes to your investments
3. Help to ensure you are seen at least once a year for a full financial review
4. Be your trusted adviser in the long term and work closely with any other professional advisers you have
5. Always do the right thing by you and your family

When it's a Question of Finance, We Can Help

Making Investment Plans

You recognise that creating and maintaining the right investment strategy could be the key to securing your financial future. But what investment solutions best suit your short and long-term objectives? Are you looking to invest for income or growth? Can you really minimise the amount of tax you pay, simply by receiving the right planning, at the right time?

Capstone Financial can help you find the answer

- You will get access to the experience of many of the leading fund managers from around the world.
- We can create a bespoke financial strategy for you - by matching the risks you are prepared to take with a well-diversified and balanced portfolio.
- Regularly reviewing your fund performance is our top priority - so you can instantly rebalance your portfolio to reflect changing needs and market conditions.

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Planning Your Retirement

You know that regardless of whether retirement is many years away or just around the corner, if you don't start planning for it effectively then you are at risk of outliving your savings. The question is, what exactly is the best strategy for you, and how much money are you personally going to need to live the retirement you want?

Let's work it out together

- Our advisers can determine the desired amount of annual income you require in retirement and help you build a retirement fund that will give you the lifestyle you desire.
- When nearing retirement, we can advise you on the options available to you, following pension freedoms (April 2015). You can now take your benefits in a variety of ways, such as keeping the pension invested in retirement and/or withdrawing cash as required.
- When you reach retirement, we can also help to ensure the benefits accumulated are taken back tax-efficiently and help you avoid being pushed into a higher tax rate band.

£60,000

The amount you can put into a pension each year (or your earnings if lower) and receive tax-relief, although this is reduced for high earners

£59,000

Is the amount a couple will need each year in income to have a comfortable retirement
Pensions and Lifetime Savings Association, Retirement Living Standards report developed in partnership with Loughborough University Research faculty 2024 and updated in June 2025.

£2,880

The amount you can pay into a pension on behalf of your child, topped up to £3,600 thanks to tax relief

Figures correct for the 2026-27 Tax Year.

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

Protecting You and Your Family

Unfortunately, we can't take things like our health or job security for granted. But by planning things today, you can at least look after both your future needs and those you hold closest to you. Do you have the right protection in place?

For your future peace of mind

- We'll help you identify the life assurance, critical illness or income protection solutions that offer the best protection for you and your family.
- As a business owner we can ensure you are correctly protected, in the most tax efficient way.

Making Sense of Inheritance Tax

Once considered a tax on the truly affluent, Inheritance Tax now affects more families than ever before. Have you calculated your current liability? Do you have the right strategies in place to pass your wealth down to your family?

Wealth doesn't have to be taxing

- We'll advise you about the various ways you can pass your assets directly to your loved ones, rather than to the HMRC.
- Discover a variety of options that allow you to reduce the amount of tax you pay and protect your wealth, including 'gifting' and/or employing the use of trusts.
- Understand how your pensions and life insurance could impact your Inheritance Tax position — and explore ways to structure them more efficiently.

£8.3bn

For the tax year 2024-25, amount
HMRC raised in Inheritance Tax
revenue

Source: Office for Budget Responsibility,
11 February 2025

The levels and bases of taxation, and reliefs from taxation, can change at any time. The value of any tax relief depends on individual circumstances.

Cash Flow Modelling

Turn Your Dreams Into Reality

Here at Capstone Financial the very first part of our journey with you is to learn about your individual circumstances and your future aspirations. We want to understand how you visualise the next chapter in your life so that we can show you, using sophisticated cash flow modelling software, how we can help to turn your dreams into reality.

Cash flow modelling is an interactive tool, which we offer to gunnercooke partners. It helps you to visualise your financial goals and allows us to simulate the impact of “what if” scenarios on forward looking plans. For example, “What if I want to retire early, how much can I spend?” “What if I make a gift to my children to help them buy their first home?”.

To discuss further please contact us.



Lifetime cash flow modelling is at the heart of what we do. It is essential to help us understand your life plan and financial goals. We can then work with you to put financial plans in place to help you achieve the life you want.

Gary Morgan

Director / Chartered Financial Planner, Capstone Financial



Great Advice Stays With You

We see financial planning not as a one-off event, but as a lifelong journey.

In order to build a long-term relationship with you based on trust, we will start by taking time to find out about your financial needs and future goals. This might even require several conversations before we can advise you on the best way forward.

We're with you all the way

Your financial journey with us will include:

1

An Initial No-Obligation Consultation

This is a meeting where you can tell us what's important to you. It will allow us to answer your questions, whilst developing a deep understanding of your personal and/or business requirements, responsibilities and long-term aims.

2

Analysis and Research

Moving forward, we'll then conduct a comprehensive review of your existing arrangements to see if they match your objectives. We'll also take into consideration any levels of risk that may apply.

3

Recommendations and Implementation

Following this, we will provide detailed recommendations that are tailored towards helping you achieve your objectives. Some may address needs found in our research, while others will develop your existing plans - and if you are happy to proceed, we will then take ownership for implementing the areas of advice you want to action.

4

Ongoing Reviews

As part of our long-term commitment to you, we will then provide ongoing regular face-to-face advice - quarterly, half yearly or annually - to ensure your original plans still align with your needs.



Moving from an employed position at a large law firm to a self-employed role within gunnercooke meant I needed to ensure I had the correct protection in place for my family and I. I also needed to understand how I could effectively extract profits from my business in a tax efficient way.

Capstone Financial were recommended as the advisers to speak to and I couldn't be happier with the advice and service I have received from them so far. They took the time to fully understand my needs and objectives to ensure I had the right financial plans put in place for me.

In particular I found the cash flow modelling really useful to help me look at what level of savings I need to put away each year to ensure I can retire when I want to.

Nick Ducker
Corporate Solicitor, gunnercooke LLP

Expertise That Defines Financial Security

Prior to becoming Appointed Representatives of St. James's Place, we conducted extensive research on the wealth management and financial advice market.

We wanted to ensure we could deliver the best possible proposition to our clients and concluded that becoming a Partner Practice of St. James's Place would help us achieve this. They are not just an award-winning wealth management company, but also one of the largest in the UK, with in excess of £220bn funds under management and a 94.5% client fund retention rate.

Being a Senior Partner Practice of St. James's Place allows us to draw on the support of their employees, including access to Technical Connections: a leading consultancy on "all things technical".

Guarantee of advice

St. James's Place guarantees 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, more details of which are set out on the Group's website at <http://www.sjp.co.uk/products>.

This simply gives you reassurance and peace of mind when planning your financial future.

The St. James's Place Investment Management Approach

Our aim is simple, to provide our clients with superior investment returns over the medium to long term. At the heart of our proposition is the distinctive investment management approach of St. James's Place, whose investment committee advised by a number of independent consultancies identify, select and monitor fund managers from around the world.



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Funds

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Fund Houses

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Keeping in Touch

As well as regular face-to-face, video or telephone review meetings, there are other ways for us to stay in touch:

- Online access to your Wealth Account 24 hours a day, via our website or SJP app
- Annual and half-yearly reports from the Investment Committee
- WeekWatch – a weekly communication covering key market, economic and personal finance news
- Tax year-end reminders of available allowances and tax-saving opportunities
- Annual investment valuation reports
- A report summarising each Budget announcement
- The Investor magazine, full of investment news, interviews and opinions
- Invitations to appropriate client events and briefings
- Access to the E-briefing Service, providing topical financial news articles via email.



Capstone have been my trusted financial advisers for a number of years. Their ability to listen and understand my goals has been vital in building a long term relationship, and they always advise me on the right protection policies and investments to suit my circumstances.

Following my move to gunnercooke having a financial adviser I can trust, who offers full holistic advice to bring financial security for me and my family, has become even more important.

With the Capstone team by my side I have full confidence that my personal finances will be well looked after, enabling me to concentrate on realising my professional ambitions with gunnercooke.

Suresh Bhatt
Pensions Partner, gunnercooke LLP

Benefit From Award
Winning Advice

Capstone Financial Awards

 2023

Best Financial Adviser
Talk of Manchester Business Awards

 2019

Best Financial Adviser, Special Commendation
Talk of Manchester Business Awards

 2018

Best Financial Adviser
Talk of Manchester Business Awards

St. James's Place Awards

 2025

Communication and Education Award
Better Society Awards 2025

Wealth Management Company of the Year
City of London Wealth Management Awards 2025

Customer Relationship Excellence
Financial Services Eagles Awards 2025

Innovation in Customer Service in Financial Services
Bronze Winner - The Stevie Awards 2025

Achievement in Customer-Centric Culture
Silver Winner - Globe Awards for Customer
Excellence 2025

Wealth Management
Gramercy Institute of Financial Marketing Strategy
Awards 2025

SJP & Sky Arts - Best TV Sponsorship
UK Sponsorship Awards 2025

Best Financial Adviser
The Personal Finance Awards 2024/25

Best Investment ISA
The Personal Finance Awards 2024/25

Find out what you, your family or your business can achieve, together. For a friendly chat to discuss your future, contact us now.

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Capstone Financial is an Appointed Representative of and 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 <http://www.sjp.co.uk/products>. The St. James's Place Partnership and the title 'Partner Practice' are the marketing terms used to describe St. James's Place representatives. Capstone Financial is a trading name of Capstone Financial Management Ltd.

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