CAPSTONE
FINANCIAL

Why financial advice is invaluable

Why financial advice is invaluable

Financial advice is the heart of our business. It offers reassurance and guidance amid the noise of difficult financial decisions. It helps you to stay on track in making your money work harder for you.

Yet it is about more than simply achieving better investment returns. To be its most effective and valuable, it is an ongoing relationship.

This relationship can offer continuity, a deeper understanding of your goals and objectives, and peace of mind for your financial future. While regular reviews of your financial situation and plan can make sure it remains up-to-date, relevant and on track to meet your needs.

95% of people receiving ongoing financial advice say it helps them reach and stay on track with their goals.

Opinium surveyed 8,000 UK adults nationwide between 22 July and 5 August 2025. Quotas and post-weighting were applied to the sample to make the dataset representative of the UK adult population.

"An adviser can't remove uncertainty, but they can give you clarity, confidence and a welcome sense of control. At least in that one area of your life."

Daniel Healey
Managing Director

1

The benefit of ongoing personal advice

With ongoing advice, we can review your financial plan and help you:

- **Plan for what matters** – whether that's a comfortable retirement, helping family, or protecting yourself from the unexpected.
- **Make more of your money** – by matching your investments to what you want to achieve.
- **Keep more of what you earn** – by making full use of financial products and tax allowances.
- **Stay on track** – when markets wobble or there's Budget speculation, having someone to remind you why you're investing and to stop you making knee-jerk reactions.

It's a deeply personal and collaborative relationship, built on trust. Your adviser provides counsel and guidance to stay on track in achieving your goals – today and tomorrow, through highs and lows.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

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.

Key drivers for seeking advice

- **Accumulating success:** savings reaching a threshold (21%).[1]
- **Life milestones:** buying property (15%), retirement (10%), inheritance (8%).[1]
- **Economic concerns:** cost of living (12%), economic changes (8%).[1]

Real life advice insight

- **95% of people** receiving ongoing financial advice say it helps them reach and stay on track with their goals.[1]
- Advised individuals are **twice as likely** to feel optimistic about the future (54% vs 30%).[1]
- **23% of adults** made changes to their finances during Budget speculation, with **20% now regretting doing so** post budget.[1]

2

Impact of advice on your wellbeing

More than simply managing wealth, the advice we give helps you plan with clarity and purpose – so you can enjoy life, be prepared for whatever comes next, and know that your future, and that of your family, is in safe hands. And that creates something clients tell us they really value: **a sense of wellbeing.**

Optimism vs pessimism[1]

Sentiment	Advised (%)	Not advised (%)
Optimistic about year ahead	54	30
Pessimistic about year ahead	22	31

Sentiment about the year ahead by advice status.

Of the 8,000 surveyed, those in receipt of some form of advice or guidance = 3,324; those not receiving any advice or guidance = 3,341

Wellbeing and emotional outcomes[2]

Metric	Advised (%)	Not advised (%)
Quality of life	55	35
Relationships with loved ones	47	28
Mental health	48	28
Physical health	42	23
Sense of security	56	36

Advised vs not advised (% saying their current position benefits each area).

Of the 6,000 surveyed, those in receipt of some form of advice or guidance = 1,823; those not receiving any advice or guidance = 4,043

Real life advice insight

- **Wellbeing: 86%** of those taking ongoing advice said they have benefitted emotionally and mentally.[1]
- **Quality of life: 55%** of advised individuals report improvement vs **35%** not advised.[2]
- **Mental health: 48%** of those receiving ongoing financial advice report better mental health vs **28%** of those who are not advised.[2]

3

Financial security and planning

Clients value the confidence that comes from tailored guidance, robust strategies and consistent oversight. This is whether navigating global market shifts, making the most of tax allowances, or identifying opportunities that are hard to find alone.

Those that take advice consequently have a greater sense of security and confidence – driven by an advised personal plan and supported good habits. This ultimately helps deliver better financial outcomes and real value for clients.

Clarity and purpose: those receiving ongoing financial advice are more than twice as likely to have a plan in place with a clear purpose, life goals, timeline (74% vs 34% not advised).[1]

Good financial habits (past two years)[2]

Habit	Advised (%)	Not advised (%)
Tax planning checked	60	30
Protection adequacy checked	68	44
Investments reviewed	69	36
Savings deal checked	77	56
Pension checked	67	36

Financial security and confidence[2]

Metric	Advised (%)	Not advised (%)
Comfortable financially	52	39
Financially resilient	47	28
Secure about current situation	48	28
Secure about future situation	42	23
Motivated to save for future	56	36
Confident to pay off debts	48	28
Confident about getting on housing ladder	42	23

Real life advice insight

- **Comfortable financially: 52%** advised vs **39%** not advised.[1]
- **Resilient: 75%** advised vs **61%** not advised.[1]
- **On track with goals: 85%** advised vs **64%** not advised.[1]
- **Focus in the long term:** among those who are saving, advised individuals are more likely to focus on long-term priorities including:

(a) Retirement (58% vs 35% not advised)[1]
(b) Their own care costs later in life (28% vs 14% not advised)[1]
(c) A child's education (20% vs 4% not advised)[1]
(d) Supporting grandchildren (9% vs 5% not advised)[1]

4

The backing of scale and expertise

At Capstone Financial, we believe great financial advice starts with understanding you – your circumstances, ambitions and what matters most to you.

As a Senior Partner Practice of St. James's Place (SJP), we combine this personal approach - backed by the scale, expertise and security of a leading company. This gives you the reassurance of a trusted adviser, backed by extensive investment expertise and support.

Through our relationship with SJP, we have access to a global network of hundreds of researchers and analysts and specialist investment expertise, helping us build and review long-term investment strategies around your individual goals.

You can also access a range of investment funds exclusive to the SJP community, with the scale of the organisation helping to secure competitive rates.

For you, this means personal advice, ongoing support and access to expertise designed to help you make confident financial decisions – today and for the future.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

The additional benefits to being advised by a Senior Partner Practice of SJP, include:

- Central annual reporting, digital services and administration so people are always available to help.
- Provision of subject matter experts to analyse regulatory or industry updates, keeping our community ahead of market and policy changes.
- Strong governance and compliance to safeguard and protect your money.
- A dedicated team are vigilant in guarding against cyber threats to keep data and investments secure.

As a result, St. James's Place guarantees the suitability of 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 www.sjp.co.uk/products.

We're committed to your long-term success and financial wellbeing, providing trusted advice and ongoing support as your needs and goals evolve.

St. James's Place (SJP) is a FTSE 100 company and one of the largest advice companies in the UK. They currently manage over £200 billion funds under management for over one million clients and are the holder of a number of industry awards, including:

- **Best Financial Adviser** – Personal Finance Awards 2025
- **Wealth Management Company of the Year Winner** – City of London Wealth Management Awards 2025
- **Customer Relationship Excellence Winner** – Financial Services Eagles Awards 2025

1. On behalf of St. James's Place Opinium surveyed 8,000 UK adults nationwide between 22 July and 5 August 2025. Quotas and post-weighting were applied to the sample to make the dataset representative of the UK adult population.

Post-budget on 26 November 2025: Opinium surveyed a further 2,050 UK adults between 3 and 5 December 2025. Quotas and post-weighting were applied to the sample to make the dataset politically and nationally representative.

2. On behalf of St. James's Place Financial Health Report 2025. Opinium surveyed 6,000 UK adults nationwide in two polls between 23 December 2024 and 17 February 2025. Quotas and post-weightings were applied to the sample to make the dataset representative of the UK adult population.

Antonia's story

I was introduced to Capstone eight years ago and have been delighted with the support and advice ever since. I am a perfect example of the 'cobbler's children' – always too busy to focus on my own affairs and, if I'm honest, somewhat cautious about spending or using money.

So it was a great relief to appoint Capstone to take care of my finances and long-term planning, which they have done with understanding and skill. They took the time to understand my goals and carefully got me there without frightening the horses. **There's never any hint of condescension when I ask basic questions – just patience and clarity.**

More recently, they helped me structure something more complex, providing clear, practical advice to achieve it in a tax-efficient way. The team are professional, knowledgeable and supportive.

"They took the time to understand my goals and carefully got me there without frightening the horses."

Plan For a Better Financial Future

CAPSTONE FINANCIAL

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

Book a no-obligation financial review today

Call us on:
0161 667 1482

Email us at:
capstone-financial@sjpp.co.uk

Or book a meeting by clicking here:

Book Financial Review

Scan to book a financial review