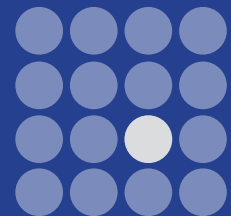


Over a Century of Experience
Helping You Achieve Your
Long-Term Financial Goals

James Brearley



JAMES BREARLEY:

Our History and Experience

Established by James Brearley in 1919, we are proud to have been providing investment management and share dealing services to individual investors for over 100 years.

Today, James Brearley is recognised as one of the North of England's leading Investment Managers and Stockbrokers. We employ over 50 dedicated people, whose experience and expertise enable us to deliver high-quality, flexible services to a broad range of clients.

James Brearley & Sons Ltd is authorised and regulated by the Financial Conduct Authority (FCA) and is a member of the London Stock Exchange and the Personal Investment Management and Financial Advice Association (PIMFA).





Investment Management

In an era where individuals are increasingly expected to take responsibility for their long-term financial planning, the importance of a professional Investment Management Service has never been greater. Our Investment Management Service is delivered by experienced portfolio managers, who will construct, manage and administer a portfolio to achieve a consistent performance over the long term based on the attitude to risk and investment aims of each client. We foster close, trusted relationships with you so that long term objectives are fully understood. The service is designed for an investor who wants to pass the responsibility for managing their investments to someone else. We will invest your money according to the investment aims you tell us about, before entering the service. We will assist you in meeting your long-term investment goals by constructing, managing, and administering your portfolio. We will maintain it and provide you with a regular quarterly valuation report to allow you to track its performance. Our “5-Star” accredited service extends to cover general investment accounts, ISAs, pensions, and offshore bonds.

Risk Control

Our consensus-based decision-making process, combined with thorough screening of suitable investments, adds an additional layer of risk control beyond standard diversification by asset class, geography, industry, and individual holdings. Further reassurance comes from the internal risk controls we apply, designed to prevent any single investment from becoming disproportionately weighted within a portfolio. These controls also help ensure the portfolio remains balanced across different sectors, avoiding significant over- or under-exposure.

INVESTMENT PROCESS

INVESTMENT SERVICES DIRECTOR

The Investment Services Director oversees the firm's investment management policy and has the responsibility for its documentation, which sets out the parameters the Investment Management Committees must work within when determining the content of the portfolios under our management.

INVESTMENT MANAGEMENT COMMITTEES

These committees have responsibility for determining portfolio content under our management, subject to the parameters of our Investment Management Guidance document. This involves the maintenance of our equity and collective research lists, establishing the firm's asset allocation policy and incorporating both of these into the management of client portfolios.

ASSET ALLOCATION REVIEW

The Asset Allocation committee determines the sector and region allocation for each of the core investment strategies.

EQUITY REVIEW

The Equities Review Committee is tasked with reviewing and maintaining the firm's buy rated equity investments.

MODEL PORTFOLIOS REVIEW

The Model Committee is tasked with bringing everything together from the Asset Allocation Committee, the Collective, and Equity Committees, shaping each investment strategy which is satisfied purely from "Buy" rated investments.

COLLECTIVES REVIEW

The Collectives Review Committee is tasked with reviewing and maintaining the firm's buy rated collective investments.

PORTFOLIO MANAGEMENT

CORE STRATEGIES



HIGH YIELD

This investment strategy is designed for clients who specify a target annual income of 4%.



CONSERVATIVE

This investment strategy has the lowest level of risk of our managed portfolios. It is designed for clients who specify a Lower Risk mandate and wish to retain a minimum 60% exposure to investments we classify as lower risk.



DEFENSIVE

This investment strategy is designed for clients who specify a Lower Risk mandate and wish to retain a minimum 40% exposure to investments we classify as lower risk.



CAUTIOUS

This investment strategy is designed for clients who specify a Medium Risk mandate but who place greater emphasis on income rather than long term capital growth.



BALANCED

This investment strategy is designed for clients who specify a Medium Risk mandate and who place an equal emphasis on achieving long term growth in their capital and income.



DYNAMIC

This investment strategy has the highest risk of our managed portfolio range. It is designed for clients who specify a Medium Risk mandate and who seek capital growth from their portfolio.

Structured Product Portfolio Investment Strategies

The Structured Product Income Portfolio and Structured Product Growth Portfolio are designed for clients wishing to invest in a portfolio of Structured Products. The income portfolio will concentrate, in the main, on Structured Products that have been constructed in such a way that any returns will be in the form of regular income receipts. The growth portfolio will concentrate, in the main, on Structured Products that have been constructed in such a way that any return will be in the form of capital growth.

AIM Portfolio Investment Strategy

The James Brearley AIM Portfolio strategy, has been designed for retail clients wishing to invest in a portfolio of AIM Market listed stocks that in qualifying for Business Property Relief, should be exempt from Inheritance Tax, if held for more than a 2-year period – from April 2026 this relief will reduce, and qualifying investments will only attract 50% relief on the underlying rate of Inheritance Tax. The portfolio will be operated under a discretionary mandate, which means that we can make changes to your portfolio of AIM stocks, be it in the selling or buying of stocks without obtaining your prior consent. All investments in the AIM Portfolio Investment Strategy are considered to be higher risk investments.

For more information on our Investment Management Service, please contact our offices. Contact details are on the back of this brochure.





Investor Reporting: Once your Application Form has been processed and we are in receipt of your investment monies, we will send you a communication providing you with your unique access rights to our Web Portal. This provides you with the ability to view an up-to-date valuation of your Portfolio at any time, view your cash statement and access our secure mail facility. We will issue contract notes and tax reports via this facility and Investors will be issued with an email to inform you each time that mail is available to review.

Confirmation Notes: If requested, each time we place a trade for your Managed Portfolio we will issue you with a confirmation note informing you of the details of the transaction.

Tax Reports: On an annual basis, we will provide you with a tax report to include a Consolidated Tax Certificate for the previous tax year, along with a Capital Gains Report for this period where appropriate.

Nominee Service: Our nominee service provides a secure, efficient facility to hold investments. Advantages are:

- Stocks & Shares securely held electronically
- No paperwork and certificates from registrars
- Online account access
- Regular statements confirming holdings
- Dividends accumulate in a Cash Settlement Account
- Administration of all corporate actions (e.g. Rights Issues, Takeovers)
- Settlement in 2 business days
- Consolidated Tax Certificate as part of the Annual Nominee Report

Please note that you will not receive information from the company registrar by using our nominee service. We will account to you for all dividends, interest payments and other entitlements accruing to you.

Cash Settlement Account

The Cash Settlement Account is an integral part of our service, delivering smooth and efficient settlement of all dealings. Advantages are:

- All dealings are settled against the account, avoiding cheque clearing delays
- Withdrawals can be made on demand

Execution Only Service

James Brearley offers an Execution Only Service, designed for clients who wish to retain full control over their investment decisions. This service provides access to a wide range of investment opportunities without advice or recommendations from us. We offer access to Market and Company information, together with our Fund Research facility, which will hopefully be a useful reference point to assist with your decision making. If you opt for our Execution Only Service, we will buy or sell investments on your specific instructions in line with our Order Execution Policy.

This can be done in a number of ways:

- At one of our regional offices
- Over the telephone
- Online via our ICON platform

ICON, is our market-leading online share dealing facility which provides all clients with the simple and intuitive ability to receive live quotes and trade in the widest possible range of asset classes. With this service we will not make any recommendations to you, neither offering any opinion nor advising on the merits of any transaction or course of action. Therefore, you will retain all responsibility for the suitability of any investments purchased or held. It is a service for those who wish to trade in the widest possible range of asset classes. This includes shares listed on the London Stock Exchange, overseas shares, government or corporate bonds, warrants, investment trusts, unit trusts, OEICs and Exchange Traded Funds. The use of our Nominee Service is compulsory with our Execution Only Service, and charges in relation to the service can be found in our current Charge Card.





Tax Efficient Investing

ISA and Junior ISA

An Individual Savings Account (ISA) and a Junior Individual Savings Account (JISA) gives the ability to diversify assets across a wide range of investments from equities and fixed interest securities to unit trusts, investment trusts and OEICs. As an HM Revenue & Customs (HMRC) approved ISA Manager, the James Brearley ISA and the James Brearley Junior ISA are stocks and shares products that provide tax efficient ways to create an investment portfolio tailor made to meet your requirements.

ISA investments are exempt from Capital Gains Tax and Income Tax. We will reclaim tax deducted on all investment interest payments, typically 20%. However, due to the HMRC rules we are unable to reclaim the tax credit on UK dividends.

If you have existing ISAs with other providers, you can easily consolidate them with James Brearley. Combining your ISAs reduces paperwork and makes managing your investments simpler. We handle the entire transfer process at no charge to you — although your current provider may apply a transfer out fee. Once you complete a transfer authority and our application form, we'll take care of the rest.

In addition to our ISA and JISA products, we can also manage investments within a number of other tax efficient 'wrappers', which can include a Self-Invested Personal Pension (SIPP).

James Brearley Managed SIPP

James Brearley has partnered with Platform One SIPP Administrators, to evolve the James Brearley Managed SIPP. This vehicle provides investors with the opportunity to appoint James Brearley to manage their pension portfolio, from £50,000 in value.

If you answer “no” to any of the following questions, then we suggest you consider the merits of the James Brearley Managed SIPP and contact a member of our Investment Team to discuss your requirements.

1. Do you know what your pension is worth today?

All James Brearley clients have access to our state of the art, web portal providing a live valuation of your portfolio.

2. Do you know how your pension has performed over the past year, three years, five years?

The “Performance” facility within the portal allows you to compare the returns achieved by your portfolio against a benchmark.

3. Do you know what the risk profile of your pension portfolio is?

We provide clients with a quarterly valuation of their portfolio, which includes a risk pie chart.





4. Do you know how your pension has performed against other investment managers/funds?

The “research” facility within our web portal provides the ability to view the performance of over 3,000 different funds.

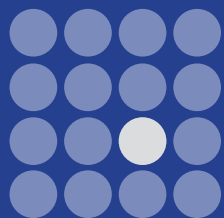
5. Do you know how your pension is invested and is it specific to your investment circumstances and objectives?

The component parts of our core investment strategies are visible at all times, being driven by an agreed investment mandate appropriate for you.

6. Do you know what charges you are paying and to whom?

Clients are provided with a detailed annual cost & charges statement where we break down the costs and show what impact this has had on performance.

Investing in stock market-based investments may not be right for all investors. You should consider carefully and/or seek professional guidance before investing. Please remember that all performance data quoted is based on past events, and past performance should not be seen as a guide to future performance. The value of an investment and any income from it can fall as well as rise as a result of market and currency movement and you may not get back the amount originally invested. Tax rules depend on the circumstances of each individual and may be subject to change. James Brearley and Sons Limited is authorised and regulated by the Financial Conduct Authority (FCA). FCA Reference Number 189219.



James Brearley

BLACKPOOL

(01253) 831940

blackpool@jbrearley.co.uk

KENDAL

(01539) 733979

kendal@jbrearley.co.uk

PRESTON

(01772) 318760

preston@jbrearley.co.uk

FORMBY

(01704) 501511

formby@jbrearley.co.uk

www.jbrearley.co.uk

James Brearley & Sons Limited is Authorised and Regulated by the Financial Conduct Authority and is a member of the London Stock Exchange.

James Brearley is the trading name of James Brearley & Sons Limited. Registered Address: Walpole House, Unit 2, Burton Road, Blackpool FY4 4NW.

Registered in England & Wales. Company Registration Number: 03705135.