Personalised Advice and Services Built Around

You and Your Family

At The Heritage Partnership, we recognise that everyone's financial journey is different. That is why we take great care in understanding your financial goals, priorities and aspirations, to help you build a legacy that will positively impact your family and the wider community for generations to come.

As a Senior Partner Practice of St. James's Place (Singapore) Private Limited, we have access to their comprehensive range of high-value financial services as well as access to the top fund management teams across the globe through their distinctive approach to investment management.

From investments, education, protection, retirement, estate planning, tax-efficiency strategies to repatriation solutions, we are here to be your life-long partners throughout your and your family's life cycle.

Our 4 Pillars of Commitment

- Personal in our approach
- Taking Proactive steps
- Strong morals and being Principled
- Seeking Prosperity for you and our community

The St. James's Place approach to investment management only applies to St. James's Place Products.

The Heritage Partnership

Senior Partner Practice of St. James's Place (Singapore) Private Limited

Building a lasting legacy with you.

www.theheritagepartnership.asia

St James's Place

Our Range of Advice and Services

Advisory and Discretionary Investments

We provide access to St. James's Place distinctive investment management approach and some of the world's top investment professionals, enabling you to build and maintain a well-diversified investment portfolio.

Retirement Planning and Pension/Portfolio Review Service

Whether you are building your retirement plan from scratch or reviewing existing strategies, we can help you make the most of the options available to you.

Legacy and Multi-generational Wealth Planning

We can guide you in building a sound legacy plan which includes estate planning, Will writing, appointing guardians for children, enduring Powers of Attorney and tax mitigation opportunities.

Repatriation Solutions

We provide solutions to ensure your finances and investments are managed efficiently when you decide to relocate back to your home country.

Education Fees Planning

We provide guidance on how to prepare for, and manage, your school fee commitments as well as create a bespoke investment plan that can be both tax efficient and flexible.

Tax-efficient Investment Planning

We can create a tax-efficient investment strategy that will optimise your tax obligations and maximise your overall wealth planning process.

Personal and Family Health Insurance

With access to many leading protection providers and plans, we make it our priority to find the right solution for all your and your family's protection needs.

Personal Life, Critical Illness and Disability Cover

We provide independent recommendation on the most suitable coverage for you to mitigate the financial burden should the worst happen.

The St. James's Place approach to investment management only applies to St. James's Place Products. Advice relating to a Will and/or Lasting Power of Attorney involves a service that is separate and distinctive from the regulated financial advice offered by St. James's Place.

Our Approach to Goals-based Financial Planning

Our approach to financial and investment planning is purely based on your goals for the future. We integrate your goals with a sound financial plan and an appropriate investment strategy, while keeping in mind that your situation can change over time. From retirement savings, simulation testing, tax considerations, to establishing your legacy – our advanced modelling and planning system will allow you to visualise how your financial decisions could affect other areas of your life. Bringing together all aspects of your finances to provide you with a high-level understanding of your financial picture - we will transform your dreams into a tangible reality.

To provide peace of mind throughout your life, we work with you in three phases:

1

PLAN

A clear plan is key in helping you meet your longer-term goals e.g. a comfortable retirement.

2

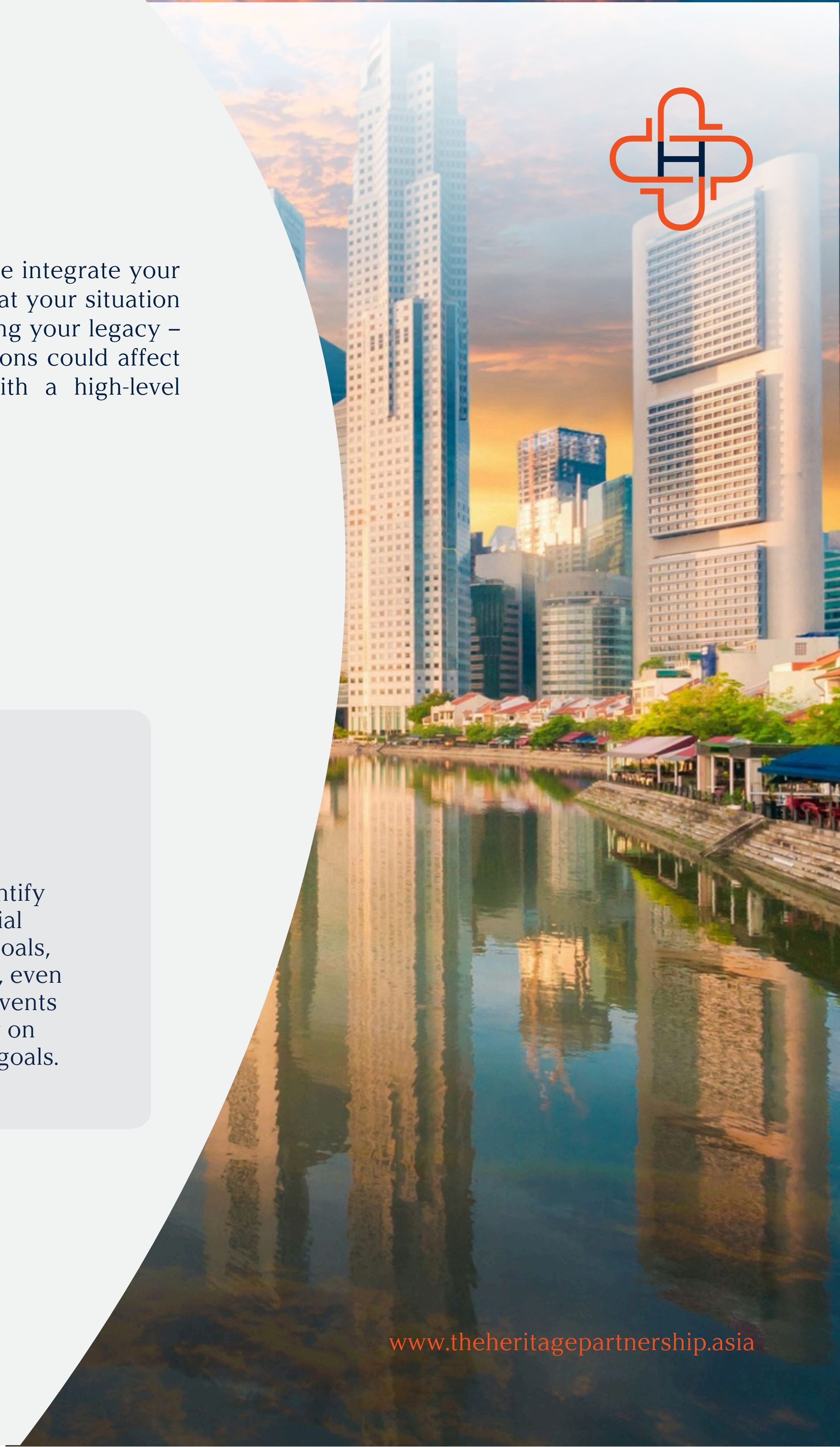
DESIGN

Designing an investment portfolio that considers your priorities, timeline, your attitude and capacity for risk.

3

REVIEW

We will help you to identify the gaps in your financial health, prioritise your goals, optimise your planning, even when unexpected life events occur, helping you stay on track to reaching your goals.

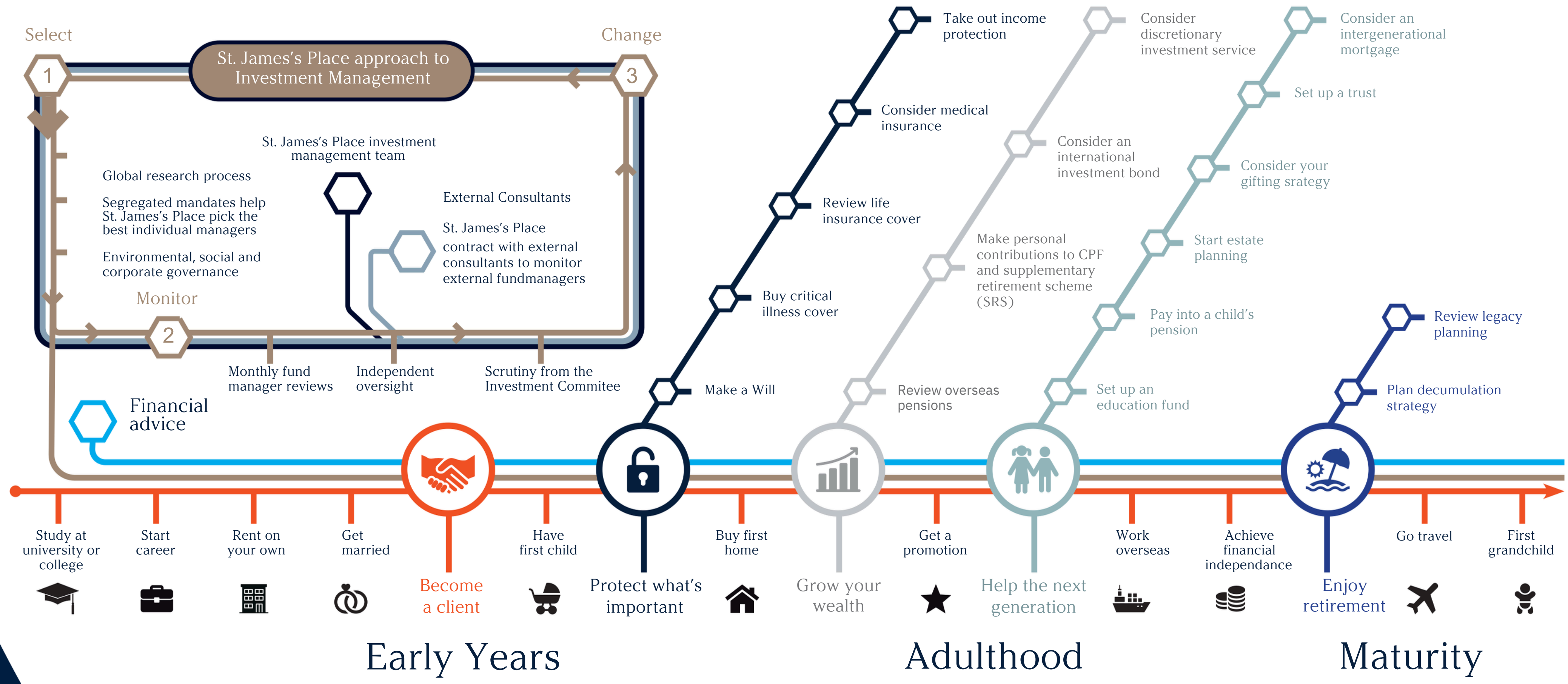


Where Are You in Your Journey to Financial Success?

Financial planning involves a series of small but important decisions to be made as you get older and as your financial and personal circumstances change.

Funds
As a Senior Partner Practice of St. James's Place, we have access to a range of funds that enables you to spread your investments across a wide range of asset types and countries, and to choose fund managers with different styles to further diversify your investments and help reduce risk.

Portfolios
To help you choose the right investment strategy, St. James's Place has created a selection of Growth and Income Portfolios from a range of funds, designed to provide capital growth, income or a combination of both.



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

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Advice relating to a Will or trusts involves the referral to a service that is separate and distinct to those offered by St. James's Place.

ST. JAMES'S PLACE
WEALTH MANAGEMENT

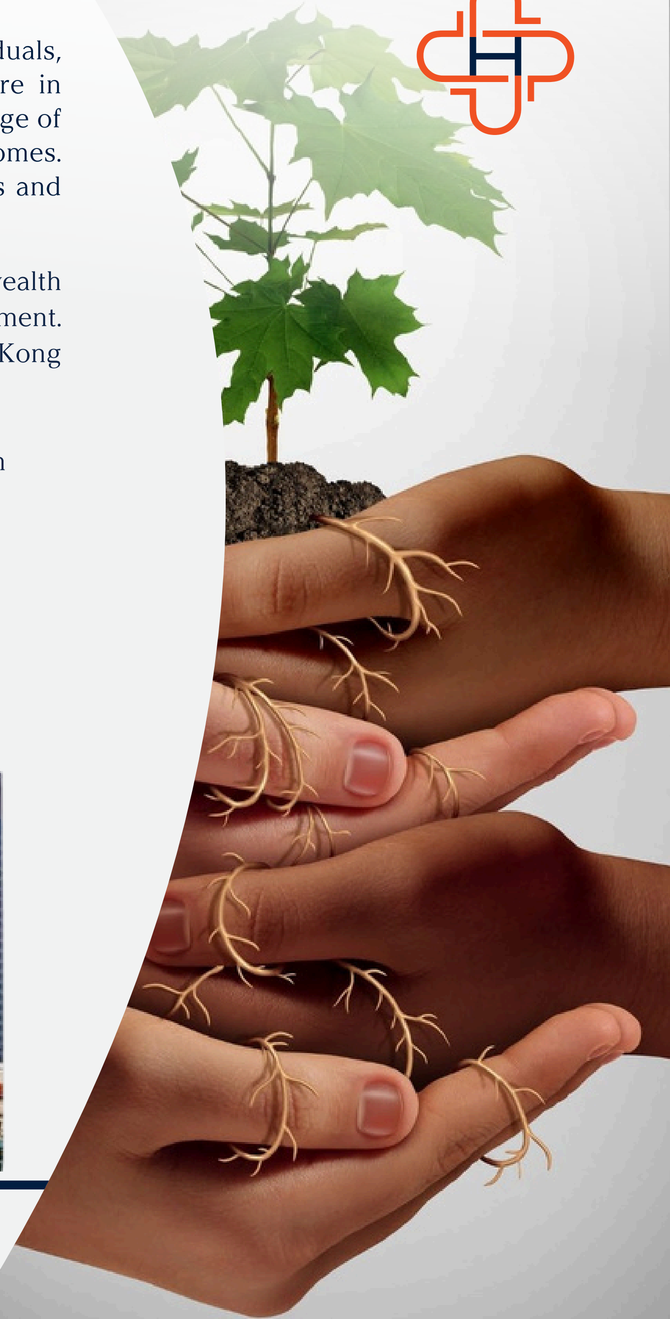
About Us

The Heritage Partnership specialises in bespoke, goals-based financial advisory for affluent, high net worth individuals, family offices, trustees, charities and businesses. We bring together financial planning experts that take great care in building you a lasting legacy. Working in unison, we are with you at every step as your life evolves. The team's wide range of expertise and industry experience in different aspects of wealth management empowers us to deliver you greater outcomes. To ensure the quality of our work our advisors are supported by a team of highly experienced investment specialists and administrative support professionals.

The Heritage Partnership is a Senior Partner Practice of St. James's Place Wealth Management, a leading FTSE 100 wealth management company with over £188.56bn (approximately S$324.32bn – as at 31 March 2025) of funds under management. Serving over 1m clients worldwide, St. James's Place has offices across the UK, and internationally in Singapore, Hong Kong and the Middle East.

Your Advice Guarantee - St. James's Place guarantees the suitability of the advice given by The Heritage Partnership when recommending any of the wealth management products and services available from companies in the group.

Building a lasting legacy with you.



Please note 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. The value of any tax relief depends on individual circumstances. You are advised to seek independent tax advice from suitably qualified professionals before making any decision as to the tax implications of any investment.

www.theheritagepartnership.asia

The Heritage Partnership
Senior Partner Practice of St. James's Place (Singapore) Private Limited

Contact us on the details below to speak to a Partner at The Heritage Partnership who will assess your options and help you put in place a financial strategy.

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St James's Place