The Heritage Partnership

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

Welcome to The Heritage Partnership

St James's Place

Building a lasting legacy with you.

Connecting your situation today
with your goals for tomorrow

A Warm Welcome to The Heritage Partnership Community

We started The Heritage Partnership out of our passion to bring a personal touch into financial consulting and helping those in our community to unlock the best future they can have.

With more than 35 years of combined financial advisory experience serving affluent, high net worth individuals, trustees, charities and businesses, we brought together a passionate group of trusted financial professionals that share the same vision.

Under The Heritage Partnership, we strengthen our unified expertise and commitment to help you achieve your financial goals and build a lasting legacy, through a life-long partnership.

The Heritage Partnership is a Senior Partner Practice of St. James's Place Wealth Management, a UK FTSE 100 company which is one of the largest wealth management companies in the UK, which also serves the local and expatriate communities in Asia.

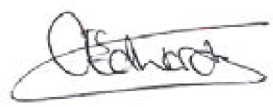
Through the St. James's Place approach to investment management, we are able to access a broad range of global and regional funds as well as expert advice. Combined with our personalised and proactive approach, we provide holistic, goals based financial planning and wealth management services, guided by our strong set of principles and utmost professionalism.

Working with associations, local interest groups and charitable foundations, we strive to contribute to greater prosperity for our wider community.

In the following pages, you will find more details about the different aspects of our business and how our partnership can help you unlock new possibilities.

We look forward to having you as part of our community and together, build a lasting legacy.

James Norman
PRINCIPAL



Charles Edwards
PRINCIPAL

What it Means to be a Client of The Heritage Partnership

The Heritage Partnership brings together financial planning experts that take great care in building you a lasting legacy. As a Senior Partner Practice of St. James's Place, we provide a comprehensive range of financial services that enable us to connect your situation today with your goals for tomorrow.

From education planning, protection, repatriation, retirement, tax planning and the St. James's Place approach to investment management, we are here to be your life-long partners across your and your family's life cycle.

Our Commitment

Personal in our approach

We believe longevity is a powerful asset that will enable your growth. That is why your dedicated Partner will take the time to understand your background, priorities, financial goals and most importantly, your aspirations while keeping in mind that situations can change over time.

By adopting a goals-based financial planning approach, we tailor solutions that are right for you time-after-time, at any stage of your life.

Taking Proactive steps

Due to the fast pace of modern life, your current needs and situation can change rapidly.

Through financial modelling, we are able to provide an analysis of the actual vs the projected range of possible outcomes of your investments. By continually monitoring your investments, reviewing regularly and making adjustments where necessary, we are able to help you remain on track to achieve your goals even when life takes an unexpected path.

Strong morals and being Principled

Transparency, fairness, compliance with our business' regulatory and legal responsibilities are key attributes in our business.

Your financial wellbeing is our priority and we strive to give you the peace of mind of being looked after by qualified professionals who are trustworthy, with a strong sense of ethics.

Seeking Prosperity for you and our community

Prosperity is a mindset. We believe in making a positive difference to the people in our communities through financial wellbeing workshops.

We contribute to the St. James's Place Charitable Foundation which supports people's lives in Singapore and across the world. As our client, you can be part of these initiatives and contribute to greater prosperity for our wider community.

Tim Goatcher
FRONT END DEVELOPMENT MANAGER, SHELL

" James always offers good options that fit my situation, based on good knowledge and it's always presented in a calm and pleasant discussion - no hard sell. And in three years so far my investments have reliably performed very well, and often impressively. I've been with several financial advisors and companies over the years, the service and performance with James is a step change. "

The Heritage Partnership, Part of Leading Firm: St. James's Place

Being a part of St. James's Place Wealth Management Group as a Senior Partner Practice of St. James's Place (Singapore) Private Limited, we are able to provide access to a broad range of funds and expert advice that is most relevant to you.

How does our structure benefit you?

St. James's Place is an award-winning company with a strong team that provides professional support and guidance, to ensure every query is dealt with the utmost importance. This is due to their proposition being developed internally and distributed exclusively through the Partnership channel.

As a Senior Partner Practice of St. James's Place (Singapore) Private Limited, The Heritage Partnership has access to its Capital Markets Services license (CMS) which provides us with the capability, experience and centrally-managed global solutions to handle the complexities of modern day investment planning and deliver long-term success.

Access to the St. James's Place distinctive approach to investment management also offers direct connection with many top fund management teams across the globe.

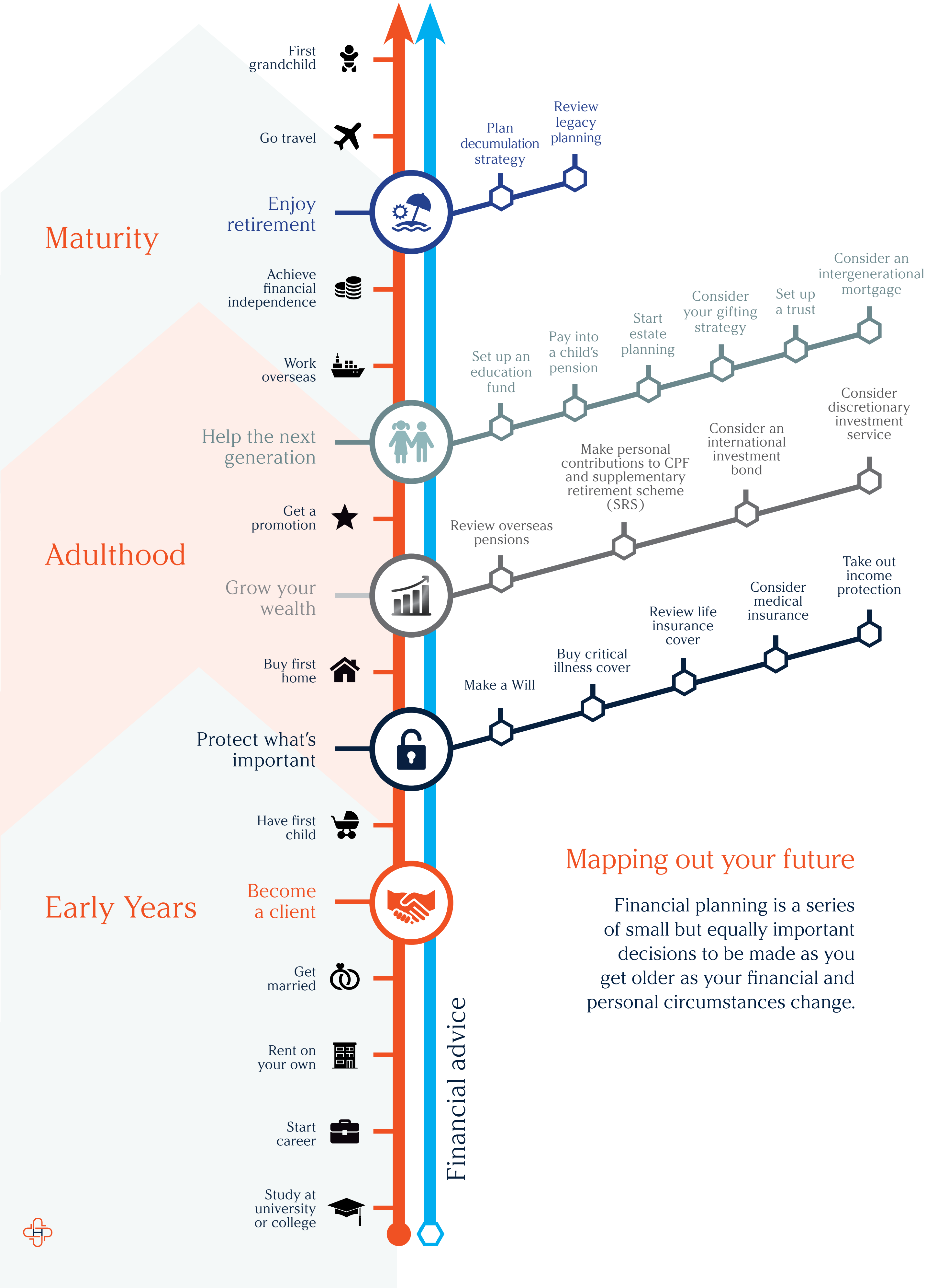
Award Winning Advice

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.

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

Where Are You in Your Journey to Financial Success?



Mapping out your future

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

Our Approach to Goals-based Financial Planning

We recognise that everyone's financial journey is different, that's why our approach to financial and investment planning is purely based on you, as we integrate your goals with a sound financial plan and an appropriate investment strategy.

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 understand these goals and 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.

Philip Snook
REGIONAL DIRECTOR, RAILWAY ENGINEERING COMPANY

" I am very pleased with St. James's Place and especially Charles Edwards and his team at the Heritage Partnership. They are very efficient and knowledgeable. Charles is always ready to offer advice and suggestions for my investment portfolio and answer my questions. I have seen significant growth, especially this past year, even getting through the Covid financial crisis with calm guidance and advice. I would have no hesitation in recommending Charles to other potential investors."

Services at a Glance

Advisory & Discretionary Investments

Retirement Planning &
Pension/Portfolio Review Service

Legacy & Multi-generational Wealth Planning

Repatriation Solutions

Education Fees Planning

Tax-efficient Investment Planning

Personal & Family Health Insurance Personal

Life, Critical Illness & Disability Cover

YOU & YOUR FAMILY

YOUR BUSINESS/CHARITY

Investment Management

Corporate Insurance & Shareholder Protection

Employees Savings & Investment Schemes

Group Health Insurance

Group Life, Critical Illness & Disability Cover

Key Person Insurance

Financial Wellness Programmes
for Employees

Our Ongoing Partnership With You

Placing you firmly at the heart of everything we do enables us to run a genuinely client-focused business. No two people are the same and we therefore ensure that we understand your personal or business objectives and deliver solutions that are right for you.

We do so by following these steps to facilitate your journey to financial success:

1 DISCOVERY MEETING

- Who We Are
- Understanding Your Circumstances
- Aims, Objectives and Priorities
- Affordability

2 PRESENTING OUR ADVICE

- Your Solutions
- Introduction to Goals-based Financial Planning
- Our Advice
- Implementation

3 ONGOING SERVICE AND ADVICE

- Your Circumstances
- Market Update
- Financial Strategy Review - *Are you on track?*
- Portfolio Performance

4 WORKING IN PARTNERSHIP WITH YOU

- Tailored Client Appreciation Events
- Educational Workshop and Seminars
- Value-added Client Services
- Personal Introductions

Andrew Walker
DIRECTOR, ISG

“ In my varied experience of financial advisers, Charles is something of a rare beast in that he engenders trust, and confidence combined with a highly engaging and considerate manner where you are viewed as a multifaceted human, not just a customer. He has done a fantastic and complex job of unwinding me from an ineffective investment platform during my spell in Hong Kong and Singapore, that has now more than bounced back. He has also consolidated the rather messy collection of pension pots I had accumulated over multiple career changes in the past 35 years that are now consistently performing above my expectations. As I approach retirement Charles is helping me and my wife navigate the important decisions we have to make including but also way beyond the scope of my SJP holdings - I couldn’t ask for a better all-around wealth management adviser.”

Meet the Team

We are a team of qualified and trusted financial professionals coming from diverse backgrounds and nationalities with many years of working experience in Asia, Europe, North America and the UK. Our wide range of expertise and industry experience in different aspects of wealth management equip us to deliver you greater outcomes. To ensure the quality of our work, our advisers are supported by a team of highly experienced investment specialists and administrative support professionals.

James Norman

PRINCIPAL - THE HERITAGE PARTNERSHIP
SENIOR PARTNER - ST. JAMES'S PLACE

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Email: james.norman@sjpp.asia

James began his career in finance over 20 years ago having graduated with a BSc (Hons) in Economics and Finance and has been providing advice to High Net Worth (HNW) individuals and businesses since 2005. Specialising in the provision of personally tailored goals-based financial advice, his aim is to unburden private individuals, trustees and businesses from the complexities of managing their protection, investment planning and wider wealth management needs. James is dedicated to fostering long-term relationships with clients, thereby ensuring that any plans put in place remain effective in the future, regardless of how circumstances may evolve. His philosophy is based on the core values of transparency, honestly and integrity. James values a work-life balance, prioritising quality time with his wife and young son. Committed to personal well-being, he maintains an active lifestyle that includes cycling, hiking, and weight training, alongside practices like meditation and breathwork to foster resilience and focus. A keen traveller, he draws inspiration from his experiences exploring Asia, blending cultural insights with a strong drive for continuous growth and innovation.

Charles Edwards

PRINCIPAL - THE HERITAGE PARTNERSHIP
SENIOR PARTNER - ST. JAMES'S PLACE

Contact Charles at: +65 9832 1569

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Charles has worked in client advisory with individuals and business owners providing a comprehensive range of services for over 20 years. As a business owner at The Heritage Partnership, Charles works with expatriate and Singaporean clients where his particular emphasis is on creating and nurturing trusted long-term relationships. Furthermore, he takes great pride in adopting a holistic advisory approach by delivering a variety of value-added services, with financial objectives regularly reviewed to help clients remain on course. Results-oriented in nature, Charles consistently aims to deliver on clients' expectations by utilising a blend of traditional and alternative investment strategies. Outside of his professional life, Charles enjoys an active and sociable lifestyle to create a healthy work/life balance. An already keen cyclist and frequent runner, he plays Padel matches to enjoy the fun and competitive nature of the sport. Having relocated to the UAE in 2023, Charles enjoys diving around the region to explore some of the world's best dive sites. His involvement in three communities allow him to meet a diverse mix of professionals from various industries and with holding a boat license, he often takes clients and friends out on the water during the cooler months.

Dr Daniel Brunner

PARTNER

Contact Daniel at: +65 9780 6978

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Dr. Daniel Brunner holds a Master's degree and PhD in Business Administration and Economics from the University of Zurich. His career includes several key roles in a Swiss multi-family office, an independent asset management firm, and nearly 23 years at Credit Suisse AG in Zurich, where he held multiple senior roles, most recently as Managing Director of Private Banking for Greater China. As a Partner at The Heritage Partnership, Dr. Brunner specialises in providing comprehensive wealth management and financial planning for internationally mobile clients such as entrepreneurs, senior executives and shareholders across Singapore, Hong Kong and Mainland China. Daniel fulfils the role of Chairman of the Finance sub-committee at SwissCham Singapore and is an Executive Board Member of SwissCham Asia. He also represents St James's Place/The Heritage Partnership at the German Association in Singapore. Beyond finance, Daniel's weekends pursuits include jogging and quality bonding time with family and friends, a testament to his holistic approach to life.

Meet the Team

Carol Gaffney

PRACTICE DIRECTOR

Contact Carol at: +65 6381 8313

Email: carol.gaffney@sjpp.asia

Carol began her career in financial services 20 years ago and as Practice Director of The Heritage Partnership, is responsible for driving the success of the Practice by balancing leadership , team management, client engagement and operational efficiency, ensuring that all functions of the business work together. Highly focussed on demonstrating inspiring and passionate leadership to the team, she provides mentorship and encouragement to ensure high standards are set and the team are motivated to produce exceptional work. Carol is highly committed to operational and service excellence and is dedicated to cultivating meaningful client relationships. In her personal time, Carol loves to stay active and embrace the outdoors, making the most of Singapore's warm and humid climate. Frequently participating in half marathon events around Singapore, Carol is also a trained yoga and Pilates teacher, integrating these practices into her lifestyle to create a balanced approach to fitness and well-being.

Desiree Chua

SENIOR PRACTICE MANAGER

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Email: desiree.chua@sjpp.asia

Desiree brings over 9 years of work experience to The Heritage Partnership having previously held both client services and relationship managements roles within the insurance industry. As a Practice Manager, Desiree is responsible for performing a variety of administrative duties, supporting our Partners and acting as the first point of contact with internal and external clients. Recognised for her attention to detail and excellent time management, she works closely with our Partners, assisting with the drafting and preparation of client documents for the administration of new and existing business. Desiree is passionate about developing long-term relationships with clients, ensuring that our clients' needs are met efficiently and promptly. Outside of work, Desiree values spending quality time with her family and pets and staying active to maintain her fitness. She finds joy in getting lost in a good book, allowing herself to relax and unwind.

Jason Tan

PORTFOLIO SPECIALIST

Contact Jason at: +65 9339 3378

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Holding a degree in Economics & Finance from the University of London, Jason is an experienced Portfolio Specialist, with a particular forte in investment research and portfolio construction. Prior to joining The Heritage Partnership, Jason held previous roles as an Investment Specialist at MoneyOwl Private Limited, an Investment Analyst at Swiss Asia Financial Services and an Investment Analyst at a hedge fund startup. In his role, Jason supports the investment functions of the Practice and uses his expertise in market analysis and portfolio allocation methods to help clients reach their investment goals. He works closely with clients to understand their individual needs and risk tolerance and uses this information to develop custom investment strategies that are tailored to their specific objectives. In his free time, Jason enjoys keeping up with the latest trends in wealth management and technology, ensuring he stays informed about industry advancements. Outside of work, he prioritises fitness through bodybuilding and HIIT, while also embracing travel and the challenge of learning new languages

Adriana Reyne

INVESTMENT OPERATIONS & COMMUNICATIONS MANAGER

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Adriana brings over 15 years of experience in the hospitality industry, where she has built a strong foundation in delivering high-quality service and cultivating lasting client relationships. For the past six years, she has applied this expertise within the financial services sector, focusing on administrative support, client communications and operational efficiency. Known for her meticulous attention to detail and dedication to upholding best practices, Adriana ensures every client interaction is handled with care and precision. Her approachable nature and positive energy make her a valued team member and a trusted point of contact for our clients. Outside of work, Adriana is actively involved in her community, volunteering at local schools and engaging with children. She's also an animal lover who finds joy in caring for her pets and a music enthusiast who enjoys relaxing with a great playlist.

Events and collaboration

We host a range of educational and social events for our clients during the year. Aside from access to the regular events organised by The Heritage Partnership, you will be invited to key events organised by St. James's Place as well as those co-hosted with our partner associations, special interest groups and Chambers of Commerce.

WEBINARS/WORKSHOPS

Knowledge-based virtual or in-person events to keep clients up to date on key and trending topics.

FINANCIAL WELLNESS WORKSHOPS FOR EMPLOYEES

Tailored corporate workshops for employees.

ASIA CLIENT CONFERENCE

St. James's Place Annual investment conference with renowned speakers.

EXCLUSIVE CLIENT APPRECIATION EVENTS

Social events organised exclusively for our clients.

CHARITABLE FUNDRAISING

St. James's Place Annual Charitable Foundation Flagship fundraising events.

Manoj Mistry
MANAGING DIRECTOR, IBOS ASSOCIATION

" James is an impeccable individual with tremendous insights into his clients' requirements relating to investing and wealth creation. His patience and understanding of his clients' needs on their current and future state is a great attribution to him. James is very focused on delivering structured advice and producing above alpha returns for his clients. His thought leadership and advocacy to bringing his clients together at various forums is a testament of his continued drive towards building his practice. I have personally had the pleasure of working with James, including being a client of his, and will continue to be so in the next 20 years. James would be a welcome asset to any Wealth Management practice he joins. "

Prosperity and abundance can become part of your life if you really want them. Focus on them, visualise them, and take action to bring them into your life.

Let's work together to build you a lasting legacy.

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.

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

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.

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

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