



Declan Lamyman BA(Hons), DipPFS  
Associate Partner

## BUILDING LONG-TERM RELATIONSHIPS

We specialise in providing high-quality, face-to-face wealth management advice that is personally tailored to reflect a client's individual circumstances.

We place clients at the very heart of everything we do and are committed to building long-term relationships based on trust, attention to detail and a comprehensive understanding of our clients short, medium and long-term objectives.

Our approach is designed to help clients make informed and intelligent financial decisions, both now and in the future as their circumstances change. Clients will benefit from regular review meetings to ensure any solutions and plans recommended remain appropriate and continue to meet their objectives.

DECLAN LAMYMAN BA(Hons), DipPFS  
Associate Partner

30 Lombard Street  
London EC3V 9BQ  
Tel: 020 7399 6889  
Mobile: 07842 314 355  
Email: [declan.lamyman@sjpp.co.uk](mailto:declan.lamyman@sjpp.co.uk)  
Website: [www.dlwm.co.uk](http://www.dlwm.co.uk)



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ST. JAMES'S PLACE  
WEALTH MANAGEMENT

PROPERTY OWNERS  
FINANCIAL PLANNING SERVICES

DECLAN LAMYMAN  
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PARTNERS IN MANAGING YOUR WEALTH

## SPECIALIST ADVICE FOR PROPERTY OWNERS

### **Downsizing & Retirement Planning**

Downsizing a main residence or selling additionally held property can be a good option to help you fund your retirement. Given how big a decision this is, professional advice to ensure tax efficiency and longevity of savings is essential for providing peace of mind that you and your family will be financially secure.

### **Upsizing & Family Planning**

For those upsizing, it can often be the start of a new chapter for you and your family. During this time, it is advisable to review your personal finances in order to ensure you are positioning your money in the best way for you and your families personal and financial objectives.

### **Estate & Inheritance Planning**

High value main residences and additional properties are likely to generate large inheritance tax liabilities. Due to the complexity in nature of estate planning, professional advice is available for those looking to review their position, ensuring you can leave as much of your hard-earned assets to your family as possible.

### **Cash Management & Investments**

When selling property, having a robust financial plan should be a priority to help protect sale proceeds against taxation and the effects of inflation. Whether you are to hold funds for a short period in cash or looking to invest funds for the medium to long term, bespoke financial advice is available to help you best manage your money.

### **Capital Gains Tax Planning**

Given the significant growth in the UK property market over recent history and the capital gains tax surcharge on additional properties, capital gains tax planning should be a serious consideration for you when making plans for your property holdings.

### **Rental Income Analysis**

Legislation regarding the taxation of rental yields in the UK is frequently changing and evolving. As a result, landlords are looking for ways to sure up the profitability of their rental portfolios. There are several options available to you if this is something you are interested in exploring.

### **Divorce**

This is a sensitive time for you and your family and will often mean a new chapter in your life. New property often must be purchased, and sometime previous homes will have to be sold. During this difficult time, having a trusted adviser helping ensure your finances are stable can make moving forward that much easier.

### **Probate**

During this difficult time, you may be presented with new financial decisions. Taking professional advice to help you understand all the options available to you regarding how best to position inherited assets can help you manage the probate period smoothly.

No matter what your circumstances and financial objectives, seeking professional financial advice can greatly benefit you in achieving the best financial circumstances for you and your family, now and into the future.

## ABOUT ST. JAMES'S PLACE

St. James's Place Wealth Management is a FTSE 100 business with client funds under management in excess of £115 billion, specialising in the provision of highly personalised, face-to-face wealth management services to individuals, families, trustees and businesses.

The St. James's Place wealth management advice service is delivered exclusively by its Partners and their advisers, who are collectively referred to as the St. James's Place Partnership. They are some of the most experienced and able professionals working in wealth management today.

The strength of the relationship between our Partners and their clients, and our approach to investment management, are the fundamental principles that underpin our business.

## YOUR PERSONAL GUARANTEE

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 [www.sjp.co.uk/products](http://www.sjp.co.uk/products).