

Client Welcome Brochure



Protection



Savings



Capital



S&P 500



BLACKROCK

J.P.Morgan

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WELCOME

Welcome to St. James International

I am Kevin Luckham, VP for Mexico & Latin America. It is my pleasure to welcome you and thank you for your interest in our international savings and investment services.

This welcome brochure is a short introduction to what we do best which is to safeguard investors' financial futures with careful advice, planning and attention to detail. We think strategically in the medium to long-term and build all our client relationships with this in mind.

Our 31 years' commitment to our clients' wealth requirements is testament of our long-term dedication and excellence to find that financial win/win and offer true tailor-made advice.

Our stella service is Retirement Planning. After reading our brochure, it is my wish that you find the time to talk with us and schedule an appointment with one of our professional Independent Financial Advisors so that you too can find peace of mind and financial wellness in your retirement.



 [linkedin.com/in/kevinluckham](https://www.linkedin.com/in/kevinluckham)



London, UK



WHO ARE WE?

WE ARE PROUD TO BE CELEBRATING OVER 31 YEARS IN CARING FOR OUR CLIENTS' WEALTH

Founded by a British Financial Advisor in 1992 in the UK, and then expanded into Mexico & Latin America, St. James International is an established independent investment firm of Wealth Managers and Financial Advisors who can recommend tailor made investment strategies from our international partners to suit the needs of our international investors. We are experts at listening first and helping investors save for their retirement and to retire financially free with their wealth protected.

Our commitment is to maintain and enhance our clients' financial status by adopting what is known in the industry as "Care for Client Principals". Through a careful financial planning process, we listen and advise clients based on their current situation taking into consideration factors such as suitability, cashflow, assets, liabilities, and risk.

Our commitment

We strive to help and advise clients through the complexities of investment decisions and provide exceptional ongoing service. We deliver bespoke financial solutions to support clients grow their net wealth in retirement.

Our vision

To create real financial wellbeing and help to deliver financial freedom to our clients, through "Caring for Clients" principals and doing what is right to enhance clients' net wealth in retirement.

Our numbers

- We were founded in 1992
- The first office was set up to serve British Expats
- We look after more than 3300+ clients worldwide
- High growth annual ROI can be 12%+
- We serve clients from over 30 nationalities
- We can manage USD / GBP / EUR
- We can connect to global stock market exchanges
- We have access to over 6000+ funds worldwide



The Angel of Independence, Mexico City



OUR LATAM HEAD OFFICES

OUR OFFICES ARE IN THE HEART OF MEXICO CITY, CLOSE TO THE ANGEL OF INDEPENDENCE. WE ARE PRESENT TO SERVICE MEXICO AND LATAM.

British investment presence on your doorstep

We are experienced enough to care about our clients' financial concerns and spend a lot of time to work with them as their strategic partner. As Independent Financial Advisors, we have the key connections and can broker the right Fund Management partners to introduce investors to an international choice of global stock markets, fund strategies involving any asset class and a choice of 11 different business sectors such as Technology, Healthcare, Innovation, Sustainable Energy and Real Estate.

Service, security and independence

Special care of our client's needs and absolute attention to financial detail is paramount. For over 31 years, our reputation has been built on respect, trust and hard work. Speak to our existing clients now for a solid testimonial of our superior service and commitment to exceed expectations. Security and protection of client's money is very important to us and is the centre to all that we do. We want to make sure our clients can live their life knowing that we have their backs covered and as a strategic partner, we are there for them through the good and the bad times.

Our investment philosophy

We have built our model portfolios and investment wisdom through refinement, adaptation and from collaborating with the best fund managers and financial analysts worldwide. We have at the heart of our investment design process, diversification, balance and efficiency to help our investors grow their wealth and returns.



WHY CHOOSE US?



Service

Service and advice are at the heart of everything we do. Time and time again, one of the biggest complaints and frustrations that we listen to from new clients is about a bad service they had experienced from their bank, other advisors or from a financial provider.

Giving best client advice and caring for our clients as if they were family is what we value the most and it is why we do what we do and have 30 years of experience and results.

Holding the client's hand and guiding them through today's hyper speed information-overloaded global marketplace, to reach absolute clarity is what we do. Our service must be there in the good, and the bad times such as war, pandemic and economic turmoil.

Security

We have to trust someone with our money, right? Security is a such a major concern and worry for investors today. Naturally so, especially after the 2008 great financial crisis that saw big financial brands and banks collapse and lose people's money.

We want you to trust again. We also know that this takes time and a relationship needs to be built on respect and cooperation. Investors need service and security more than ever today as technology has made everything artificial, cold and machine like. Now, more than ever, the human touch, is even more important than ever and trust is the tapestry that is sacred and must be protected. Please talk to our existing clients today for an honest testimonial of their experiences with us.

Independence

Our official title back in the UK is Independent Financial Advisor (IFA). Independence sets us free and we can offer impartial, unbiased financial advice and do not work for any bank, fund manager or life insurance company. We have the freedom to listen to what you need and then access all the financial institutions worldwide for you, our client.

What do you really want? A limited local market choice with poorly designed product features or the best the Global Marketplace can offer with the best product features, currency choice of USD, GBP, EUR and with tax efficiency?

Our only agenda is your agenda and we are there to help you plan and create the right strategy today, tomorrow and for many years to come.

“To ensure maximum and efficient capital growth then investors must manage the risk of taxes, inflation and currency depreciation.”

THE 3 ENEMIES OF CAPITAL



Taxes

Taxes are inevitable and as one philosopher said, “The only sure thing in life is death and taxes.” Taxes help governments to administrate the nation and to build and develop it further.

Paying taxes on your income is one thing but paying taxes again and again on the same amount of Net Capital after you have already paid taxes is just not right. You do have a choice to lower your income tax and the right to reduce Capital Gains Taxes if you choose the right place to invest. A global location away from where you live is key.

Our international solutions allow you to mitigate unnecessary taxes and to help reduce them in secure and safe financial centres.



Inflation

Inflation occurs as demand for goods and services grows. As the total money supply in an economy rises, there is likely to be more demand from consumers. As more people buy more goods, sellers hike their prices.

Let's say you have \$100 in a savings account that pays a 1% interest rate. After a year, you will have \$101 in your account. But if the rate of inflation is running at 2%, you would need \$102 to have the same buying power that you started with. You've gained a dollar but lost buying power. Any time your savings don't grow at the same rate as inflation, you will effectively lose money. Today in the US, April 2022, inflation is near 8%. The primary way to beat inflation is to invest your savings in equities for a better return than you can get in money market accounts or fixed income bank accounts.



Depreciation

The 'Mexican Tequila Crisis' saw the currency depreciate, a banking collapse and a sovereign default on its debt obligations. On December 20th, 1994, the Mexican Central Bank devalued the peso between 13 and 15 percent.

The Mexican government allowed the peso to float freely to try and stabilize the crisis. Sadly, the value of the Mexican peso depreciated roughly 50% from 3.4 MXN/USD to 7.2, recovering only to 5.8 MXN/USD four months later. Prices in Mexico rose by 24% over the same four months, and total inflation in 1995 was 52%. In 2022, under the present government in Mexico the peso is 20.0 MXN/USD which represents a total depreciation of approx. 350% since 1995. In March 2020, the Mexican Peso did reach 25.76 MXN/USD and so the threat of further depreciation is real.

WHO ARE OUR STRATEGIC INVESTMENT PARTNERS?



London
STOCK EXCHANGE

S&P 500



BLACKROCK

J.P.Morgan



momentum



Who is Hansard Global Plc?

From their base on the Isle of Man, which sits in the heart of the British Isles, a short flight from London City, Hansard International has been providing innovative financial products and services for international clients since 1987. Hansard International forms part of Hansard Global plc, which has been listed on the London Stock Exchange since 2006. Hansard have over USD 1 billion of assets under administration and provide servicing for tens of thousands of clients across the globe. Hansard Worldwide Ltd benefits from being part of the FTSE-listed Hansard Global plc group. Central to this relationship is a reinsurance arrangement between Hansard Worldwide and Hansard International Limited, which is based at the Groups' headquarters on the Isle of Man.

Who is Standard Bank?

Globally focused, locally relevant. Standard Bank Group has a legacy spanning more than 150 years. We are proud to be part of Africa's largest banking group by assets, Standard Bank Group. Our operations in Jersey, London, the Isle of Man and Mauritius connect people and businesses to international markets. Handle all your day-to-day banking, savings, investments, loans and forex. Bank in major currencies such as Sterling, US or Australian dollars and Euro. Bank from anywhere using internet and mobile banking services. Draw on our heritage that spans more than 155 years of banking excellence.



HOW SAFE IS MY MONEY?

The Isle of Man, UK

1. Compliance & Confidentiality

In a world which has recently seen great economic and political turbulence, it's natural to worry about how your money can help to secure your future and the future of your family.

By investing with our strategic partners in the Isle of Man you can benefit from a long history of political stability, a well regulated, modern economy and an environment where contract holders' right to privacy is respected.

2. History & Heritage

The Isle of Man enjoys exceptional political and economic stability, with a history of over 1,000 years of continuous parliamentary government. Situated in the heart of the British Isles it is a British Crown Dependency but retains its independence and its own parliament.

3. International Financial Centre

With an Aa3 sovereign rating from Moody's, the Isle of Man has been recognised by the International Monetary Fund (IMF) as a well regulated Offshore Finance Centre of Excellence.

4. Fiscal Policies

Our Partners are authorised and regulated in the Isle of Man and pay no local taxes on the capital growth or income which accrue to the assets. As a result, investor unit funds benefit from gross fiscal roll up and this is a great mitigation strategy for the long term.

5. The Insurance Act 2008

Under the Insurance Act 2008, Hansard is required to ring-fence all assets relating to its 'long-term business fund' (LTBF) (also known as policyholder monies), to ensure that its policyholder funds are held on a segregated basis from shareholder funds. It is a requirement that Hansard must be able to identify, at any time, both the assets and also the liabilities of the LTBF. Any monies held in the LTBF can only be used to meet the claims and liabilities of its customers.





Protection



Savings



Capital



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