

J.P.Morgan

PERSONAL INVESTING

Financial Planning and Advice service

Fact sheet

In this document, 'you' refers to the person using J.P. Morgan Personal Investing's Financial Planning and Advice service and 'us'/'we'/'our' refers to J.P. Morgan Personal Investing. If there is anything that you do not understand, please contact us for more information using the details in section 9 below.

1 Introducing J.P. Morgan Personal Investing's Financial Planning and Advice service

- 1.1 If you're considering J.P. Morgan Personal Investing's Financial Planning and Advice service, you should read this document because it contains important information and can help you decide whether this service is right for you.
 - 1.2 It explains the service you are being offered and how you would pay for it if you were to take up the offer.
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2 The service

- 2.1 Our Financial Planning and Advice Service is designed to identify which J.P. Morgan Personal Investing Product types and Investment Parameters (your portfolio settings, such as investment style and risk level), are suitable for you based on your financial circumstances and goals. This service is available for both existing J.P. Morgan Personal Investing customers and new customers.
- 2.2 The Financial Planning and Advice service will consider your overall circumstances, including any other products or services you hold with other providers. All of your financial products will be factored into the comprehensive advice report that we prepare for you as part of each of our Core, Enhanced, and Advice Review, options. However, the Financial Planning and Advice service offers 'restricted advice'. This means we will only make investment recommendations on the range of Products and Investment Parameters that we offer.
- 2.3 This service is optional, and we will charge you a separate fee for it as set out in the [Schedule of Fees and Charges](#).
- 2.4 Our Financial Planning and Advice Service is split into the following three categories: Core, Enhanced and Advice Review.
 - a. As part of our 'Core' Financial Planning and Advice Service, we will carry out a fact-finding process with you to understand your financial situation and goals. Using that information, we will give you personalised recommendations for your J.P. Morgan Personal Investing investments. A comprehensive advice report will set out our personalised recommendation(s) regarding which, if any, J.P. Morgan Personal Investing Product type(s) and Investment Parameters are suitable for you and your goals.
 - b. As part of our 'Enhanced' Financial Planning and Advice Service, we will perform the services outlined in Section 2.4a above and also carry out a detailed income and expenditure analysis and a cash flow model which will be included in your comprehensive advice report.

- c. Our **'Advice Review'** Financial Planning and Advice Service is a needs-based service which is designed to support you with changes to your financial situation that have occurred within 5 years of using J.P. Morgan Personal Investing's Financial Planning and Advice Service. We will review any changes in your personal circumstances, assess the impact on your financial situation and prepare a comprehensive advice report. Depending on the materiality of changes in your circumstances, we may advise you to use our Core or Enhanced Financial Planning and Advice Service instead of the Advice Review, but this will be discussed with you during your initial consultation.
- 2.5 The Financial Planning and Advice Service is a one-off service, and we will not carry out any ongoing or follow-up review of whether your J.P. Morgan Personal Investing Products or Investment Parameters remain suitable for you, unless you request our 'Advice Review' service for a separate fee.
- 2.6 We will not provide you with tax advice in connection with the Financial Planning and Advice Service.
- 2.7 Our Financial Planning and Advice service is only likely to be appropriate if:
- a. You can meet your immediate financial needs;
 - b. You don't need to reduce your debts;
 - c. You keep a reasonable amount aside for emergencies;
 - d. You have appropriate insurance to protect yourself and your family if something happens to you;
 - e. And after these considerations are made, you still have spare income or capital to invest.
- 2.8 The main agreement between you and J.P. Morgan Personal Investing is set out in the J.P. Morgan Personal Investing Standard Terms and Conditions, which are available here. Separate to our Financial Planning and Advice service, we also provide portfolio services, which means we can manage your investment portfolio for you. The J.P. Morgan Personal Investing Standard Terms and Conditions govern how J.P. Morgan Personal Investing will provide the Financial Planning and Advice service and managed portfolio service to you.

3 The services and products we can advise you on

- 3.1 We provide a General Investment Account, Stocks and Shares ISA, Junior ISA, Lifetime ISA and/ or Personal Pension account. You may be able to open one or more of these products with us, depending on your eligibility.
- 3.2 For more information on the products and services we will advise on, [visit our website](#).
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4 Paying for the Financial Planning and Advice service

- 4.1 How much you'll pay for the service depends on the level of advice you choose. Our Core advice is £900, and our Enhanced advice is £1,350. If you've had advice from us in the last five years you also have the option to choose our Advice Review, which is £450. These prices include VAT.
- 4.2 After an initial meeting with our advisers and we have determined that the Financial Planning and Advice Service is appropriate for you, we will send you an invoice. Payment for the Financial Planning and Advice Service is due and payable upon receipt of the invoice.
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5 Data Privacy

- 5.1 This Disclosure Document, our Privacy Policy, and, if you have a J.P. Morgan Personal Investing Account, our J.P. Morgan Personal Investing Standard Terms and Conditions, form the entire agreement between you and us (the Agreement).
- 5.2 Where you have decided to take advantage of the Financial Planning and Advice service and have engaged a J.P. Morgan Personal Investing adviser, we will process your information, including your financial advice fact-find, to provide you with our recommendation(s).
- 5.3 For any additional information around how we process your information and your rights in relation to it, you can find the J.P. Morgan Personal Investing Privacy Policy [here](#).
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6 How J.P. Morgan Personal Investing's managed portfolio service works

- 6.1 J.P. Morgan Personal Investing is a discretionary manager of the financial instruments in your portfolio, which means J.P. Morgan Personal Investing will make all investment decisions on your behalf. We are responsible for asset allocation, fund selection, trade execution, settlement and custody of your assets. Within J.P. Morgan Personal Investing's managed portfolio service, J.P. Morgan Personal Investing's investment team is responsible for day-to-day management and oversight of the asset mix within your portfolio. The level of management will depend on the investment style you choose.

6.2 Investments

When we buy and sell investments ("Deal") for you, we try to get the best possible outcomes for you. We do this by following our Order Execution Policy. You can read our Order Execution Policy [here](#). At the moment we Deal exclusively in exchange traded funds ("ETFs") and exchange-traded certificates though we may Deal in other investment types in the future.

6.3 Investment risks

- Investing carries risks, including that the value of your investments may go down as well as up. You should be sure to retain enough emergency cash outside your portfolio. Three months' salary is a good starting point.
- [Customer Investment Risks](#) gives more information on the risks of buying investments. You should read this information before applying for J.P. Morgan Personal Investing services.

6.4 Tax

We will not provide you with legal or tax advice in connection with your portfolio, product or any investments. You are responsible for any matters relating to your own tax or legal position. If you are, or become, required to pay taxes in connection with the portfolio, you (and not we) are responsible for paying these.

6.5 Fees and charges

- a. We charge an annual management fee for managing your portfolio. This is a percentage of the amount in your portfolio. If you use our Financial Planning and Advice service, we charge an additional fee. Please see our Schedule of Fees and Charges for more information on our fees.
- b. There are additional costs and charges that apply to your portfolio. The provider of each ETF in which your Product is invested will take a charge for managing the ETF. These charges may vary from time to time. Additional costs may also apply to your investments, for example where we carry out transactions on your behalf. More details can be found [here](#).
- c. These fees and charges will be deducted from your portfolio. Please see our [Schedule of Fees and Charges](#) for more information.

7 Conflicts of interest

There may be limited circumstances in which a conflict exists between your interests and those of us or our other clients. To mitigate and control these conflicts we have drawn up a conflicts of interest policy.

A summary of this document is available [here](#), although you may request a copy of the full policy at any time by contacting us.

8 Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to investors if an investment firm is unable to meet its financial obligations. In respect of investment business, an eligible claimant is entitled to claim up to the current FSCS limit for investments. For more information about the scheme (including the current limits, amounts covered and eligibility to claim) please contact us, visit the FSCS website www.fscs.org.uk or contact the FSCS on 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS.

9 Contacting us

- We're here for you. You can get in touch with us by secure email (we call this the Message Centre), by [webchat](#), by telephone on 020 3598 1515 or email at support@personalinvesting.jpmorgan.com
- If we need to get in touch with you, we will send you an in-app message. You must sign in to our website to read any messages we send you. We may also call you by phone, use email or the post to contact you.
- We will correspond with you only in English.
- If you're deaf, hard of hearing, or have a speech disability, you can call us via the Relay UK app, or by dialling 18001-020 3598 1515 from a textphone.

10 Who regulates us?

J.P. Morgan Personal Investing is a J.P. Morgan company which offers investment products. Investments not guaranteed by JPMorgan Chase Bank, N.A. Authorised and regulated by the Financial Conduct Authority (FCA). Financial Services Register: 552016. Companies House: 07503666. Office: 25 Bank St, Canary Wharf, London E14 5JP. Smart Alpha is a trade mark of Schroders plc and is used under licence.

Risk warning

As with all investing, your capital is at risk . The value of your portfolio with J.P. Morgan Personal Investing can go down as well as up and you may get back less than y ou invest. Tax treatment depends on your individual circumstances and may be subject to change in the future.

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PERSONAL INVESTING

J.P. Morgan Personal Investing is an online investment management service, providing diversified investments, ISAs and pensions in the UK.

To learn more go to personalinvesting.jpmorgan.com

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