



ST. JAMES'S PLACE
WEALTH MANAGEMENT

CASH DEPOSIT PLATFORM
PROVIDED BY FLAGSTONE

PARTNERS IN MANAGING YOUR WEALTH

WHY CHOOSE THE FLAGSTONE CASH DEPOSIT PLATFORM?



‘I want to maximise the interest I earn on my cash’

- The Flagstone platform gives you access to market-leading and exclusive deposit rates, helping you to maximise your interest income and outperform the market, in line with your liquidity needs.

‘I want to reduce the administrative hassle of managing my cash’

- Flagstone eliminates the hassle of opening and managing multiple accounts.
- Access more than 300 deposit accounts in one place. Open accounts and move funds in seconds.
- Consolidated statements and an annual interest summary for your tax return save you time and effort.

‘I want to maintain control of my cash’

- You are in control of the banks you place your deposits with, the number and type of accounts that you open, and the sums that you deposit in each.
- You have secure 24/7 visibility of all your deposit accounts through a single digital platform.
- Efficiently manage the process of reinvesting your cash deposits.

‘I don’t want to take any risks with my cash’

- Diversify your cash across different banks to maximise your FSCS deposit protection¹ and peace of mind.
- The extensive panel of more than 40 banks includes five of the UK’s biggest high street brands.
- Comprehensive credit rating and research data is available for every bank on the platform.
- Flagstone is authorised and regulated by the Financial Conduct Authority.
- Clients have no credit exposure to Flagstone at any time.



Protected



SALE OF PROPERTY
£1,100,000

HIGH STREET BANK
'PREMIER SAVINGS'
ACCOUNT

INTEREST RATE

0.20%

Only £170K (15%) of the
£1.1m is FSCS-protected¹

Interest income
£2,200 p.a

FLAGSTONE
THE SMARTER CASH PLATFORM

A PORTFOLIO OF
8 ACCOUNTS WITH
8 DIFFERENT BANKS

Blended
rate of

1.55%

100% of the £1.1m
is FSCS-protected¹

Interest income²
£17,050 p.a

**8 x more income and £930,000
of additional FSCS-protection²**

¹ Currently the FSCS covers the equivalent of £85,000 per depositor (i.e. up to £170,000 per couple holding a joint account) per authorised bank. For more information please refer to [fscs.org.uk](https://www.fscs.org.uk).

² Net of Flagstone's annual management charge of 0.225%.

HOW IT WORKS – A CASE STUDY



The challenge

The funds from the sale of Mr & Mrs C-L's buy-to-let property, if deposited with their bank, would have earned 0.20%, generating just £2,200 p.a. interest income.

One simple application

On receipt of Mr & Mrs C-L's application, their Flagstone cash platform account was opened within 48 hours.

A portfolio of market-leading rates in minutes

Using the intuitive filters and portfolio builder tool, Mr & Mrs C-L spread their money across eight accounts, with different banks, in just a few clicks.

More interest, less risk, no hassle

Mr & Mrs C-L's funds are now earning 8 x more interest income (net of fee) and they have peace of mind that every penny is FSCS-protected.



FLAGSTONE

THE SMARTER CASH PLATFORM

INTRODUCING FLAGSTONE

We understand the hassle and time required to continually research the best bank accounts, and to open, close and maintain multiple accounts with the aim of maximising the interest rate you achieve on your cash. We can introduce you to a simple, convenient and innovative solution to these problems, provided by Flagstone.

Flagstone's secure, digital cash deposit platform gives you access to market-leading and exclusive interest rates from a growing panel of more than 40 banks and building societies.

You can now easily compare and choose from hundreds of instant access, notice and term deposit accounts, to make your cash work harder.

WHAT CLIENTS SAY ABOUT THE FLAGSTONE CASH DEPOSIT PLATFORM



“ *Very easy and quick to get set up. It’s been great to be able to ‘spread’ deposits, and benefit from greater deposit security whilst maximising our interest income – and it’s much easier for us to work with one rather than multiple bank statements.* ”

Mrs E J

“ *The rates are much better than I would be able to source and keep up to date with independently.* ”

Mr N M

All information correct as at 15 October 2019.

The account is provided by Flagstone and subject to their terms and conditions.

The minimum deposit required to open a Flagstone platform account is £50,000 for personal clients and £250,000 for corporate and charity clients. Dependent upon the value of the deposit (and whether you are an individual, looking to open a joint account, or acting on behalf of a company or charity), different banks, accounts and interest rates will be available to you on the platform.



ST. JAMES'S PLACE
WEALTH MANAGEMENT

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