Connecting you to sensible financial advice.

- Pensions
- Investments
- Trusts
- Private Clients

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HG
INDEPENDENT FINANCIAL ADVISERS

Our expert team is here to provide tailored advice that empowers you to make informed decisions, and helps shape your future.

INDEPENDENT FINANCIAL ADVISERS
Connecting you to sensible financial advice

HOW OUR SERVICES WORK

- Standalone Advice Service
- Ongoing Advice and Review Service

ONE Discussion

TWO Review & Analysis

THREE Design a solution

FOUR Your Plan

FIVE Action

SIX Ongoing Advice & Review Service

1

Starting Point

During our initial discussions, we will find out about your goals and objectives and—if you feel comfortable—we will conduct a Confidential Financial Review.

This is usually via an online meeting. The meeting is without charge and puts you under no obligation.

2

Fact-finding & Data-gathering

This is the confidential review part of our process and is an essential part of what we do. We build a comprehensive picture of your income and expenditure, liabilities and assets, and savings and investments.

We establish what your existing plans and their charges are, and your attitude to risk.

We do this through the following methods:

- Information-only Letters of Authority to your current providers.
- Industry-approved data software which gives real time updates.
- Confidential online questionnaires which are personal to you.

3

Analysing & Designing a Solution

Now that we have a clear picture of your circumstances, we can really start to work with you.

We need to align your personal goals and objectives with your existing finances, and we analyse your attitude to risk and, importantly, your capacity for financial loss.

We then look to create a cash-flow model based on this work—many of our clients find this stage highly enlightening.

As a truly unbiased and independent advisory firm, we can look at all the funds and providers in the UK market and develop a solution that complements your risk appetite.

Our professional industry software makes this easy to monitor and keep you up to date.

We then review and refine all suitable options down to just the product(s) that we believe are most suited to your needs.

4

Presenting our Solution

When we have designed a solution, that could potentially both save you costs, and increase your funds, we create and present our findings to you.

This is where we outline—in detail—how we have reached our recommendation and explain the positive impact it could have on your future goals.

As we operate with complete transparency, we will also explain the exact costs associated with implementing the plan on your behalf, should you choose to proceed.

5

Putting the Plan into Action

If you then wish to engage with our plan and have agreed to our proposal; this is where we implement our recommended course of action, and you can sit back and relax.

You may need to apply a signature or two, but we will liaise with your current and/or new provider(s) and keep you updated every step of the way.

6

Ongoing Advice & Review Service (OARS)

We know that every aspect of life can be subject to change, including your finances, personal circumstances, future goals, and your attitude to risk. Therefore, we will have a full meeting—annually as a minimum—to discuss any changes that you have experienced since we last spoke.

This is why—as part of our Ongoing Advice & Review Service (OARS)—we will continually monitor your fund's performance, review the continued suitability of our recommendation, and keep you informed of all pertinent changes to tax and legislation. Should we believe that the implemented actions require adjusting, then we will present you with a new recommendation.

OUR SERVICES

Retirement

- What are your options at retirement?
- Consolidation of multiple pensions
- Flexi-Access Drawdown-ready plans
- Compound charges analysis
- Drawdown and new products to market
- Life-styling plans—are they appropriate?
- Optimising all your tax-free allowances
- Annuities

Estate Planning & Trusts

- Inheritance Tax Liability mitigation
- Using modern trusts for tax efficiency
- Asset and wealth preservation
- Philanthropy

Investments

- Investment Bonds and tax efficient withdrawals
- Portfolios (Equity ISAs, Unit Trusts, OEICs)
- International Bonds

Private Clients

- Capped-fee service and regular review of circumstances
- Trusts
- Business planning
- Estate mitigation plans

The Financial Conduct Authority does not regulate taxation and trust advice. When investing your capital is at risk. A pension is a long-term investment. The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Pension income could also be affected by interest rates at the time benefits are taken. Pension savings are at risk of being eroded by inflation.

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