



Independent Financial Advisers

Helping you plan your life



your investments

your pension

your insurance

your mortgage

...your hopes for the future



## It's your life

Are you at a point in your life where you need to do something new, something different?

...to plan for your future... to help you through life's journey.

But you don't know what, and you need advice.

that's why we're here



helping you cross those financial bridges



## Life keeps changing...

things keep changing as you go through life.

You've got married, had children, got a new job, bought or sold a house.

Or you've received an inheritance, gone through a divorce or become self employed.

Maybe in the future, you're planning a family, a move, a new job, or to retire.

## It's all linked

**Every part of your life is linked...**

- Your family
- Your job
- Your pension
- Your home
- Your investments
- Your insurance
- Your mortgage

**...your hopes for the future.**

So you need joined up thinking.

Sometimes it's hard to think it all through on your own.

So you need help.

that's why we're here

## ...and things get out of date

**Nothing stands still, especially financial things. So you need to keep thinking about them.**

- Your pension may just be sitting there, not working for you as hard as it could.
- Your insurance may be out of date
- Your investments may be in the wrong place
- Your mortgage may be too expensive

**So the financial arrangements you've made in the past may need to be reviewed.**

**And you need to consider new plans for the present and to take you into the future.**

that's why we're here



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## We are here to help

HDA is an independent company, and we are here to give advice.

We are not tied to a range of financial products, so our advice is completely impartial, and personal just to you.

We've been established for many years, and we're experts in our fields.

We have many very satisfied clients, and work closely with many legal and accountancy firms who recommend their own clients to us for support and advice.

90% of our business is with existing customers or from recommendations and referrals.

## We're on your side



stay on the right track

## It's a relationship

**We would like to have a relationship with you.**

This is very different from companies that just want to sell you their own financial products.

We are only interested in getting the very best for you. Not just for now – but always.

...at every point in your life

## And a plan

**So if you're wondering what you should do next, then we'll help you see the bigger picture.**

Whatever your needs, we'll work through a plan that considers everything in a coherent way, and gets you to the next stage. Then we'd like to keep in touch, and talk with you regularly.

...to make sure that you're still on the right track

## Protecting your interests

**We'll protect you at every stage.**

You probably realise that when you're dealing with financial companies in general, it's easy to make mistakes or be overcharged, and often you don't even realise it or not until it's too late.

We'll help you not to get stung, and stop you getting things you don't even need.

Remember, we're all on your side. It's better to go to an adviser than to a sales person - who have their own interests (or their employers' interests) in mind. We're not on commission.

So we're working just for you, spending time with you, helping you to think it all through, to work out what you want, to make the right arrangements... at the right cost.

It's a partnership

## You are special

**You're an individual.**

There are no standard answers.

It's your wishes, your agenda, your money, your life. Not ours.

We'll help you work out what to do, and make it all clear and easy to understand



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## Working with you

When working with our clients, we normally go through these stages, so you always know what's happening.

**Stage 1** Initial meeting and review

**Stage 2** Recommendations

**Stage 3** Your Plan

**Stage 4** Ongoing support



clear vision

## The stages

### 1 Initial meeting and review

**We'll meet with you to discuss your current situation, and your plans and desires for the future.**

We'll look at your existing arrangements. They may not be suitable for you any longer.

Maybe they could be cheaper. Or your circumstances may have changed.

We'll look at your future plans... your aspirations... your dreams... and how you can achieve them.

### 2 Recommendations

**We'll think carefully about your aims and objectives, and what you need.**

We'll review the possibilities... look at the different routes... compare the options... analyse the costs.

Then we'll suggest an overall approach and any alternatives that you ought to consider.

### 3 Your plan

**We'll prepare a plan for you, based on your needs, and put it into effect.**

### 4 Ongoing support

**We'll keep your financial arrangements under review.**

We'll keep in touch on a regular basis, and when things change, we'll discuss it together.



## So... is it worth it ?

We know that some of this may feel like a bore. Sometimes people feel that nothing's changed, that life goes on, and that it can always be left till later.

But actually it's all very important. You do owe it to yourself and to your family to keep up to date, and keep making the right decisions - at every stage in your life.

It's not all about cost. It's about you. And you can't do it all on your own.

**You really do need expert advice - regularly - to keep you on the right track.**

## ...and what about the costs ?

At HDA we charge for our services. That means we have your best interests at heart - a duty of care, just to you.

You'll always know what the costs will be. The initial consultation is free.

And then sometimes a proportion of our fees will be covered by the insurance companies and by fund managers - **we'll always let you know.**

## Contact us now

If you want to talk about your future, and how to plan your life, then please get in touch. **The first meeting is free of charge.**

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For life's financial journey

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