

HALLIDAYS
Financial Services

5 REASONS TO USE HALLIDAYS FOR YOUR FINANCIAL SERVICES AND WEALTH MANAGEMENT:

- Free fund switching within your investments that avoid unnecessary costs.
- Professional independent services from a Chartered Certified Accountant AND fully qualified Financial Adviser.
- Guaranteed reviews and valuations that keep you informed.
- Transparent fee structure that means you know exactly what the costs are.
- 30 years wealth management experience AND 161 years accountancy and taxation experience to rely on.

HALLIDAYS

Financial Services Limited

Authorised & Regulated by the
Financial Services Authority

Experience the certainty and confidence of having exactly the right financial services for you and your financial future...

**This means choosing the right protection, the right pensions and the right investments.
This means getting the best advice...**



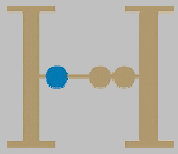
So how do you choose the best financial adviser for you – the one who will give you the best advice, and help you achieve your financial goals?

This may sound like common sense but...

- Choose advisers who genuinely have your long-term interests at heart, not just short term problems.
- Choose advisers who see your bigger picture, advisers who can deal with everything that relates to your personal wealth – investments – tax – protection – income generation.
- Choose advisers who only recommend investments and policies with the highest ratings, in an easy-to-understand, open and transparent way.
- Choose independent and highly knowledgeable advisers, not tied agents who are limited in what they can offer you.

Here's why you should meet with us to discuss your financial future:

1. Hallidays Financial Services is part of a 167 years old firm of accountants. This means we are experienced at seeing your bigger picture and **know how best to handle your specific situation.**
2. You'll experience our **transparent fee structure.** One where you are **not charged for fund switching with your investments,** rather we can agree (in advance) an annual fixed fee to look after your affairs. This means that we have the incentive to choose the best policies and be successful on your behalf!
3. We have clients who have used Hallidays Financial Services for several family generations. Why? Because we have **proved that we can make a difference.** We'd like to prove to you that we take the long view and can **help you achieve your financial goals** and your protection goals too.
4. **Use plain English and avoid jargon** so that you can be certain about what is being proposed and recommended – crystal clarity and full understanding is our aim.
5. As **independent advisers** we are determined to get your financial services right. Why? Because your financial future and our long-standing (165 year old) reputation are on the line...



HALLIDAYS
Wealth Management

WHAT OUR CUSTOMERS HAVE TO SAY...

“My Husband had always dealt with our financial affairs. When he died I felt very lost and vulnerable. Hallidays stepped in to give me the support and advice that I needed at a difficult time and have continued to monitor my financial affairs in a proactive manner.”

Sheelagh Berry

“Hallidays really came through for us when the administration of the pension scheme changes kicked in. The changes proved to be more complex than expected and Hallidays they just kept at it.”

Paul Willis - CDS

HALLIDAYS
Financial Services Limited
Authorised & Regulated by the
Financial Services Authority

At our first, free and exploratory meeting we should consider both these issues:

Q1. What would you say if you were able to achieve the financial future you have in mind for you and your family?

A1. Your situation is unique. By first of all seeking a full understanding of your financial and wealth goals we can work together to select the best investments. Investments that suit your specific situation and your specific financial goals.

NB Hallidays, as an independent financial adviser, select providers with only the *highest ratings and service standards* which means that we recommend only the best products and provide the best service to ensure your standard of living is maintained.

Q2. What do you have in place that protects you and your family if you were unable to work, or the unforeseeable were to happen?

A2. You can be confident the right choices will be made for you and your family thanks to more than 30 years wealth management experience. Experience that hundreds of families have already benefited from at Hallidays.

Next step: Make the most of your unique financial circumstances...

Knowing that you can turn to a knowledgeable and experienced financial adviser gives you certainty and confidence and peace-of-mind.

It also means that you can be sure of having exactly the right financial services for you and your financial future.

Call *Valerie Wain* or *Krystine Mayoh* on **0161 476 8276** to arrange your **free**, confidential, fact-finding meeting.

Or contact them by email: valeriew@hallidays.co.uk & krystinem@hallidays.co.uk