WEALTH MANAGEMENT

For the financial future you deserve

Let us offer you a guiding hand

Our wealth management expertise is here to give you absolute confidence in the future and whatever it holds. We'd love to talk to you about your hopes and ambitions...

CALL
0161 476 8276

EMAIL
hwm@hallidays.co.uk

VISIT
www.hallidays.co.uk

VISIT
Riverside House
Kings Reach Business Park
Yew Street, Stockport
Cheshire SK4 2HD

At Hallidays Wealth Management we look at the bigger picture so you don't have to worry about the little details.

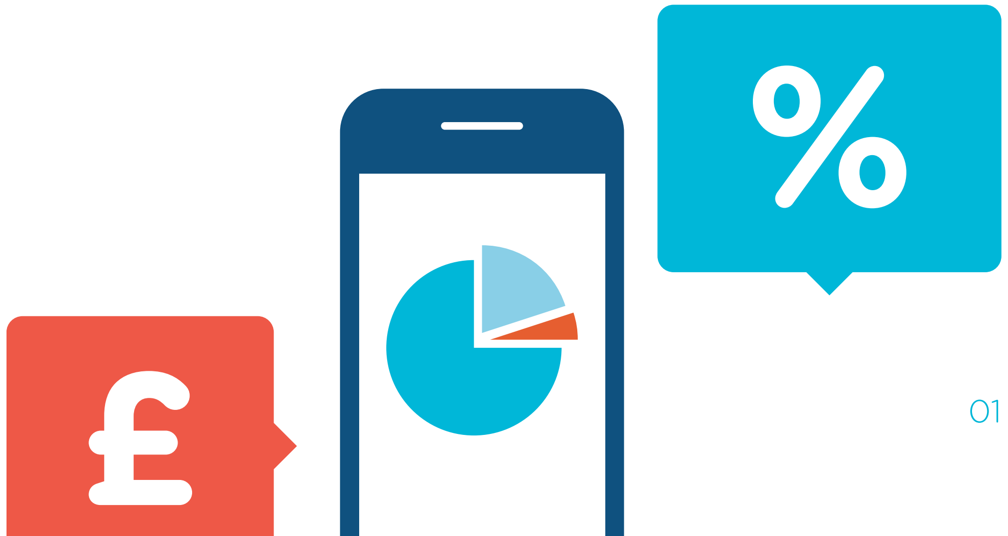
When it comes to planning for your financial future, you can trust us to look after all of the little details and take away the worry. We will help you to plan for the life you want and at the same time provide future security and comfort for you and your family.

We've been successfully taking this approach for over 170 years. That's because Hallidays Wealth Management is part of Hallidays Accountants – a well-established business that has been built on trust for generations.

We believe in offering friendly, professional advice and expertise that is tailored to you, this means that you always feel safe, secure and supported.

"Hallidays Wealth Management team took the time to look at every aspect of my finances to properly understand my goals to give me confidence about my future for the first time."

Stuart Bradley - Managing Director - Trust Branding



Our holistic approach will look after everything that is important to you…

We love the challenge of meeting each individual's personal needs. Tell us what you want in the future, and we will agree a plan with you to help you achieve it. So you can relax knowing your plans are in the safest hands.

"Hallidays helped to establish our company pension scheme and meet our legal obligations. Not only has an excellent scheme been set up, the team at Hallidays have met individually with all our team to provide one-to-one advice which means that the whole team are happy and confident."

Steve Power - Owner
Print Image Network

"Through my 'Lifecycle Review' Hallidays made me look at the hard facts and take responsibility for my own future and that of my business. I now have peace of mind that the business we have proudly built up over 25 years will continue to thrive."

Joe Pritchard - Director
Maggi Electronics

How will our Lifecycle Review help you plan for the future you deserve?

Our Lifecycle Review will help you take a step back and answer the big question 'what am I working for?' and 'what do I want for my retirement?' We will assess what you have in place so far, and provide you with a clear perspective from which you can confidently plan and take action to ensure you have a clear pathway to financial security and independence.

We will review your personal income and expenditure over the next 5-10 years alongside your personal and business goals and time-frame for retiring so any planning is done in the most tax efficient manner. This will safeguard any assets and ensure you have an income stream for your current and future lifestyle so you can provide for those that you love and care for.

This is how we will help you plan for the future you deserve.

What is unique about our approach is how we'll build a holistic understanding of your financial circumstances. This means that we will be able to offer a well-rounded, personal service that gives you confidence in your plans for the future.

ESTATE PLANNING

We don't want you to worry about the potential impact of Inheritance Tax on your estate for a single second. Instead leave it to our taxation experts at Hallidays to find every possible solution to any issues.

PENSIONS

Whether you would like help with your personal pension, or guidance on Auto-Enrolment for your business, we will review your existing pension arrangements to ensure you have peace of mind that everything is in place to support you and your employees.

TAXATION

Our tax review gives us the perspective to see all the opportunities that will benefit your investments, pensions and retirement planning. This approach means that you are able to plan your tax payments and achieve your goals more quickly.

"I changed from being an employee to having my own business 16 years ago and my pension prospects then were dire. Thanks to Hallidays I can now look forward to a retirement with confidence and a level of financial security that I scarcely believed was ever possible."

Graham Hall - Managing Director
Avocet Steel

INVESTMENT

By getting to know you, we will be able to understand your attitude towards risk, this means we can select investments and services that are exactly right for you. We will also completely review your existing investments and ensure they are working hard for you.

SAVINGS

Whether you have been saving for a special event or just for a rainy day, we can offer advice on the best ways to invest this money. Our experts will help you choose the most suitable investments to help your savings grow faster.

INSURANCE

We will carry out a thorough assessment of any life or health policies that you currently have. So if your health is affected you don't have to worry about the financial implications for your family or your business.

Each of our service levels has different features and benefits to help you plan for the financial future you deserve.

Level One

Level One is the right choice if you need the very highest possible levels of expertise and support. When you choose Level One you can be sure that no stone will be left unturned to provide you with absolute confidence in your future.

You will benefit from detailed forecasting from our Lifecycle Review, along with a full tax review and monthly wealth reports to provide you with the future you want.

Level Two

Level Two is the right choice to give you absolute confidence in your plans for a happy and secure future. When you choose Level Two you can be sure that your financial future is in the safest hands.

We'll guide you to the financial future you have been hoping for through face-to face meetings and our Lifecycle Review will track your financial journey every step of the way to give you real peace of mind.

Level Three

Level Three is the right choice if you need solid advice, which looks after your financial growth and protection.

When you choose Level Three you can be sure of receiving independent and bespoke financial advice. This level of service takes any doubts away leaving you free to focus on the things in your life that are important to you.

"The advice Hallidays gave for the implementation of pensions and group scheme has been professional in every way. We would recommend them to other businesses."

Laura McGeever - Director
Mass Measuring Ltd

Our levels of service will give you absolute confidence in your future.

	One	Two	Three
Ongoing advice	1%	0.75%	0.5%
Face-to-face meetings	2+	2	1
Understanding your financial goals	Y	Y	Y
Attitude to risk assessment	Y	Y	Y
Your capacity for loss	Y	Y	Y
Lifecycle Review	Y	Y	Fee
Online portfolio access	Y	Y	-
Unlimited advice and support	Y	Y	-
Net worth statement	Y	Y	-
Tax planning review	Y	-	-
Personal balance sheet review	Y	-	-
Monthly wealth report	Y	-	-

All your paperwork will be completed and stored for you. We'll also take care of monitoring all the legislation and taxation, which means you can get on with the more important things in your life.

Do not worry, as part of our transparent fee structure, you will always know your annual fee and any costs in advance. That's a guarantee.

These are the next steps to the future you deserve...

At our FREE meeting we will...

- Identify your current circumstances and your objectives
- Discuss our service levels and identify the one which suits you
- Discuss your goals and financial ambitions and see if you are on course to achieve these
- Assess your attitude to risk and understanding the kind of investments you like to make

...so that you can rest assured that we know exactly what you want to achieve

Next we will...

- Agree work to be carried out and the breakdown of agreed charges
- Agree timescales for the work
- Research solutions and only suggest those which suit your needs
- Agree and put in place any recommendations
- Ensure you understand what we are doing

...so that we select the right products to deliver the future you deserve

As part of our on-going service we will...

- Agree the frequency of your reviews and arrange them for convenient dates
- Regularly review your circumstances to ensure we are giving you the most appropriate advice
- Implement any changes which may become necessary for the future

...so that you can relax with the confidence of a secure future

Our guarantee to you...

- We guarantee that if you take action, and work with us to plan for your future we will help you to achieve your goals and ambitions
- You will know all costs in advance and any costs can be paid by direct debit or taken from your portfolio, whichever is best for you

...so don't put it off for another day. Give us a call and begin planning for the future you deserve 0161 476 8276

Please remember the value of your investments and any income from them can go down as well as up and you may get back less than the amount you originally invested. All investments carry an element of risk, which may differ significantly. Tax rules may change in the future and taxation will depend on your personal circumstances. Charges may be subject to change in the future.