



HARTSFIELD

FINANCIAL SERVICES LIMITED

Delivering financial peace of mind



Why you?

You work very hard for your money and want to be sure that wherever you invest it you get the best return.

Should you invest in stocks and shares? Property? Ethical projects? Renewables? Or bank-based options such as ISAs?

Will your investments provide a sufficient income in retirement? Are you certain of the level of income you will need?

And, when the time comes, how would you like your estate to be passed on, and to whom?

Why us?

This is where Hartsfield can help, with our experience of personal financial planning. At Hartsfield, we support people in all financial areas of their life which means helping people to manage their personal wealth and, if they are business owners or managers, their business finances; the two are inextricably linked.

If you choose Hartsfield, you will have a personal financial adviser who will work closely with you to establish your financial goals and work out a strategy to help you achieve them.

We take you through a step-by-step process, eliminating uncertainty as far as possible. And when you decide on the investment strategy for you, you can be confident you've taken the very best advice and chosen the very best available option.

We can relieve you of the burden of financial planning, leaving you free to enjoy life.

**The advice
and solutions
you need at
every stage**



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Financial Planning

Financial planning is about so much more than just deciding where you want to invest some money, or taking out an ISA or two.

It's about looking at where you are now financially, where you want to get to, and how you complete that A to Z journey successfully, so you maximise your wealth.

The earlier you start planning the better, but whether you're in your sixties or starting out in your twenties, you should have an eye on the endgame of where you would like to be when you retire and what goals you'd like to achieve along the way.

With so many options available, you may think about seeking advice and this is where the specialist team at Hartsfield comes in.

We use an interactive cash flow modelling tool to help you get a really good understanding of your financial future. We feed into the software financial information such as your income, expenditure and savings, then input details about your financial aspirations. The software will ascertain if there is likely to be a surplus or a shortfall, and by how much.

We then layer on top of this our detailed financial needs analysis. This is where we ask you in-depth questions about your current finances, about how much you want to earn in retirement, and about what types of investments interest you.

We then take all this information and work out with you a strategy to make sure you can achieve financial freedom. It's never too late – or too soon – to make a financial plan.

Defining your goals
keeps you focused

'A GOAL WITHOUT A
PLAN IS JUST A WISH'
ANTOINE DE SAINT-EXUPÉRY

Protection

You want to take steps to protect yourself and your family, so that if something happens to you, they are looked after.

But deciding you want protection is the easy part. It's when you start looking at the options available – such as life assurance cover, critical illness cover or income protection – that you can be left scratching your head, wondering which policies would best suit your circumstances.

Here's where Hartsfield can help. We will go through your options with you, encouraging you to ask yourself those all-important "what if?" questions:

- What if you should become critically ill – how long will you and your family be able to manage for?
- What if you should die, what measures do you need to put in place to help your family?
- What if you lose your job, or face redundancy, what insurance should you have?

Then we'll talk through with you the best choices for you and your family.

You might consider life assurance. There are a number of options and, in general, the younger you are when you take out the policy, the lower the premiums will be.

If you are the main breadwinner, you might want to think about critical illness cover, which will protect you should you fall ill and are unable to work.

In the same way, income protection will make up for loss of income if, for example, you are made redundant. Whatever your circumstances, we'll help you to expect the unexpected, then put safety measures in place to protect you and your family.



Expecting the
unexpected

'LIFE, LIKE POKER HAS AN ELEMENT OF RISK. IT SHOULDN'T BE AVOIDED. IT SHOULD BE FACED.'
EDWARD NORTON

Investments

Working out the best way to invest your capital can be a daunting prospect.

With so many complexities and so many uncertainties, how do you know what's right for you?

At Hartsfield, our job is to eliminate as much of that uncertainty as possible, at the same time working with you to pinpoint the most appropriate way for you to achieve your financial goals.

Our investment advice process keeps this task at the forefront of our minds: it creates a framework for us to discuss your needs and expectations, to assess and agree your attitude to risk and then to build and manage an investment portfolio to match.

By working through a series of logical steps, you will gain a better understanding of the rationale behind our recommendation. We believe this will give you confidence that our proposed investment choices are right for you.

Our goal is simple: to create appropriate long-term investment portfolios that maximise potential returns - subject to the level of risk you are willing to accept - and so reduce the likelihood of any unwanted surprises along the way.

All our expertise is in-house, based on decades of experience and we pride ourselves on a personal service, building up a close relationship with our clients. So you'll be dealing directly with the people helping you manage your money.

And rest assured, our relationship will be ongoing, so we continue to monitor your investments to ensure they are performing at their best.

Taking a mature approach to investing

'THE STOCK MARKET IS A DEVICE FOR TRANSFERRING MONEY FROM THE IMPATIENT TO THE PATIENT.'
WARREN BUFFETT



Hartfield Managed Portfolio Service

Art and science aren't words normally associated with financial planning, but when it comes to the perfect investment portfolio we use a combination of both, and we start with the asset allocation.

Investing as an art

Just like layering paints on a canvass, creating a blend of asset classes can either produce a disaster, or a masterpiece – success stands and falls on the artist's unique combination of risk and return. Get it right, and such blended portfolios are more compelling than any of their components.

Investing as a science

Our investment philosophy is one that combines modern portfolio management with insights from 'behavioural finance' and psychology. A scientific approach to our research ensures our investment process is consistent, reliable and predictable, with decisions taken based on evidence and not simply following fashion.

The Hartfield range of portfolios is designed to produce superior risk adjusted returns through an optimal combination of actively managed funds. Each portfolio is regularly reviewed and has strict targets in respect of performance and risk. Reassuringly, we will inform you of the outcome of our review and agree any changes with you before they are made.

Our aim is to keep you as informed and as involved with your investments as you wish.

We're proud to say that our managed portfolio service has a strong track record and that Hartfield portfolios have outperformed their respective peers. All thanks, we believe, to our combination of art, science and expertise.

The art of investing

'MONEY IS LIKE A SIXTH SENSE WITHOUT WHICH YOU CANNOT MAKE A COMPLETE USE OF THE OTHER FIVE.'
W. SOMERSET MAUGHAM



Retirement Planning – Building a Pension Pot

You may know when you want to retire, or you may not have given it much thought. But whenever that day comes, between now and then you need to steer your finances on a course that builds sufficient funds to ensure you have enough income to meet your retirement needs.

As a rough rule of thumb, someone aged 40 might need around 50 per cent of their current income to have the same standard of living in retirement. Unfortunately, many do not save enough. Research shows we underestimate how much we need to set aside in order to have the level of income we want in retirement. Add to this potentially stormy variables - like inflation, or health issues - and predicting what we should be saving becomes more challenging.

So the sooner you start on your savings journey, the longer you have to save what you will need. But even if you are later on in years, it's never too late to start a retirement savings plan. At Hartsfield, we can sit down with you and help you work out what you will need, and set a course to achieve this. We steer a path between saving enough for retirement and balancing what you need now. We will also take into account how much state pension you will be entitled to. Having a pension isn't the only option for retirement planning. As well as a pension, we may recommend putting money into ISAs, investing in property, considering premium bonds or trusts, or investing in stocks and shares.

The most effective retirement savings plan involves taking an overview of where you are now and what you want to achieve with your savings, then coming up with a strategy which best suits your circumstances. And the earlier you start, the more control you have over the path you take.

Gaining control and financial freedom

'THE QUESTION ISN'T
AT WHAT AGE I WANT
TO RETIRE, IT'S AT
WHAT INCOME.'
GEORGE FOREMAN

Retirement Planning – Options at Retirement

In recent years the choices over what to do with your pension when you retire have increased dramatically.

Where once you were limited to buying an annuity, there are now many more possibilities – including leaving your pension untouched or even cashing it all in!

Buying an annuity is still an option, or taking a lump sum may better suit your circumstances. Other choices include getting an adjustable income, taking cash in chunks, or having an approach which combines several options. Indeed, you may be pleasantly surprised to discover how flexible you can be with your pension.

Before making any decision you'll need to know the answer to questions such as, when do I want to stop work? How is my health? How much have I saved so far? What income do I want in retirement?

Then you need to look at the range of options available, but with so much choice this can be daunting. How do you decide what is right for you and your family.

At Hartsfield, we can help you steer a path through that maze of choices; together, we find the answer to those all-important questions. Then we come up with a solution that best meets your aspirations in retirement.

Doing what is right for you comes down to careful planning – looking at where you are in your financial journey, what you want to achieve, what level of risk you are prepared to take, and then making a plan; a plan which will help you set sail on a course for a financially secure retirement.



The journey has
only just begun

'THE TROUBLE WITH
RETIREMENT IS THAT
YOU NEVER GET A
DAY OFF.'
ABE LEMONS

Estate Planning

Nobody likes to think about dying, but - as Benjamin Franklin said - there are two certainties in life, death and taxes and, when we die, the two become inextricably linked.

We can't avoid them, but we can take steps during our lifetime to leave our affairs in order for our loved ones, so that when we die there is less burden on them; decisions have been made, tax liability has been minimised, perhaps even your funeral has been planned and paid for.

Estate planning is simply thinking ahead, and Hartsfield can help with this.

Making a will is one important step to take. It not only allows you to express your wishes about what happens to your estate, it speeds up the process with which your assets are distributed.

Did you know, Inheritance Tax is taken by HMRC before the remainder is distributed to your beneficiaries? This means, taking steps to reduce Inheritance tax is another important consideration.

At Hartsfield, we can look at ways to mitigate the amount your estate will be liable for. For example, you might look at giving part of your estate away while you are living, although this has tax implications depending on how much you 'gift'.

Another area to explore is trust funds; these are a well-established way of ring-fencing some of your estate from your inheritance tax liability.

Whatever you decide, Hartsfield can help you plan, not only to remove uncertainty but to ensure you leave as much as you can to your loved ones.



Keeping more
of what you
make

'IN THIS WORLD
NOTHING CAN BE SAID
TO BE CERTAIN, EXCEPT
DEATH AND TAXES.'
BENJAMIN FRANKLIN

Mortgages – For your home

It's often said, and is true today more than ever, that the biggest purchase you will make in life will be your home.

Almost all of us need a mortgage when buying a property for ourselves and our families to live in, but the range of choices out there can be daunting. Tracker mortgages, interest only, fixed term, variable rate, capped rate ... and that's before you even get started on the number of mortgage providers, whose different products seem to change almost daily.

You think you've found the perfect mortgage for you, but blink and it's gone! This is where Hartsfield can help. Our experienced team has specialist mortgage advisers, who will look at the myriad of options available and recommend the ones that best suit you.

If your circumstances are viewed, in the mortgage world at least, as not completely as straightforward – for example, if you are self-employed, or heading towards retirement, or a company director – there will be options for you, and we can track them down.

We will look at your level of income in relation to your expenditure and help you work out exactly what you can afford. And we will talk to you about what protection you need to put in place to ensure repayments can be met should your circumstances change.

Then we can take on the burden of all the paperwork, liaising between you and the lender, so that your elusive, perfect mortgage offer doesn't slip through your fingers. Whether you are seeking a new mortgage, or whether you are remortgaging, the team at Hartsfield can help.

Don't let the perfect mortgage slip through your fingers

'THE TWO QUESTIONS THAT ANYONE EVER ASKS ME ARE: 'ARE HOUSE PRICES GOING TO GO DOWN?' AND 'IS IT A GOOD TIME TO FIX MY MORTGAGE RATE?'
EVAN DAVIS

Mortgages – For an investment

Investments come in many guises, and one which has been a popular choice throughout the decades is investment in property.

And, historically, investment in property brings a favourable return, if viewed as a long-term investment.

So you have decided you want to invest in property, but you need a mortgage in order to do so. What are your options? If you already have a mortgage on your own home, is this even possible?

The team at Hartsfield can help. Our specialist mortgage advisers can sit down with you and go through your options – as is always the case with raising a mortgage, there are many different combinations of types of mortgages and available lenders. And we will talk to you about what protection you need to put in place to ensure repayments can be met should your circumstances change.

You may want to invest in buy-to-let properties; you may want to invest in let-to-buy – where you let your own home, and buy another which you then live in.

Perhaps you have some spare money to invest, maybe you have retired and want some rental income, or possibly you want to investigate property investment as part of estate planning.

Our mortgage advisers are on hand to talk to you about investing in property, taking into account your overall financial circumstances, and to help you locate the mortgage that is right for you.

Locating the best mortgage for you

'WHILE I ENCOURAGE PEOPLE TO SAVE 100% DOWN FOR A HOME, A MORTGAGE IS THE ONE DEBT THAT I DON'T FROWN UPON.'
DAVE RAMSEY



The Next Step

If there's one word that may have stuck out more than others in this brochure, it's the word **plan**; you can never do too much planning when it comes to personal finance.

Investment planning, estate planning, savings plans, planning for retirement – all are inextricably linked; tied together and affected by your level of income now, and the amount you want to have when you have retired.

So where do you start with the planning?

Why not start with Hartsfield. We have the expertise, in-house skills and knowledge needed make a financial plan that is perfect for you and your family.

We take a holistic approach, looking at your overall circumstances, talking to you about your aspirations and putting your finances on a firm footing to achieve your goals.

So whatever stage you are at in your journey, whether you are in your early days in employment, are considering retirement, or have already stopped work and are planning for the years to come, we can help.

We'd like to be part of your plan for financial freedom. For a no obligation conversation, please get in touch with Hartsfield.



Take a step back,
evaluate what is
important, and
enjoy life

**'FINANCIAL FREEDOM
IS AVAILABLE TO THOSE
WHO LEARN ABOUT IT
AND WORK FOR IT.'**
ROBERT KIYOSAKI



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