Take a fresh look at financial planning and managing capital...

...We do

HENWOOD COURT

FINANCIAL PLANNING
LIMITED

Security • Organisation • Control • Focus • Strategy • Peace of Mind

Let’s start with you

Henwood Court clients are all very different. They might be business owners, company directors, professionals or retired investors…they come from all sorts of backgrounds and all walks of life.

But they share one thing in common – they have clear financial and life goals which they care about passionately…goals like these:

- To achieve and maintain independence and peace of mind allowing them to live the life they want to live without any financial restrictions.
- A good standard of living with a strong capital base and a healthy income.
- To support their family and pass wealth on to the next generation in the most effective way.
- They want to minimise the tax they have to pay.
- Quality time to enjoy the fruits of their hard work and effort.
- A simpler financial life which is well organised and gives them control of their future.
- They want to feel both excited and reassured about their financial future.
- They want to be able to relax about money, and focus on what’s really important.
- They demand and value expert advice and professional business relationships.

…so they work with us

Introducing
Henwood Court

Local team, world class service

Henwood Court is an independently owned wealth management boutique providing services to individuals, families and business owners.

Our business was borne out of a desire to offer something better in response to a glaring need for high quality, strategic financial advice.

Our purpose is to offer clear, honest and practical guidance tailored to the needs of our clients in a language that is jargon free.

Our aim is to help clients bring organisation and structure to their financial affairs and take control of their futures.

We understand that clients in an **ideal world** wish to work with a financial adviser that:

- Always puts your needs and wishes first.
- Has time to really listen to you and provide a service that is best suited to you.
- Has the resources to dedicate an expert team just for you.
- Guarantees sound advice and a choice of options all delivered in plain English.
- Can help you plan your journey wherever you are starting from and wherever you wish to go.

Welcome to your ideal world

What do you really want to achieve with your life?

What do you need to do to ensure that you can achieve and maintain the lifestyle you desire?

What do you need to do to make your family financially secure - whatever happens?

Important questions like these need truthful answers – answers that we aim to provide.

How we add value

In other words, what makes us different? Well we think it boils down to what we do AND the way we do it…

Resources – We combine the attention, consideration and quality of service that only small businesses can offer - with the systems, processes and quality of resource usually associated with large corporate firms.

Expertise – Our knowledge, skills and experience coupled with the right technical resources mean that we can help our clients:

- Take stock and think about what is really important to them and what that means for their future finances.
- Evaluate what they want from the future and be comfortable working with us to create an Action Plan to make it happen.
- Feel a real sense of direction, purpose and control over their life and wealth.

Mentoring – we work with our clients for the long term, helping them to evaluate their options, arrive at confident decisions and free them from worry.

Coaching – our step-by-step approach to financial planning navigates clients through short term challenges and opportunities towards achievement of their longer term plans by helping them to get things done and proactively raising issues with them.

Methodology – our approach enables us to give clients the answers that matter to them most – with ease and accuracy.

Six ways we can help you

"Money frees you from doing things you dislike.
Since I dislike doing almost everything money is handy."
Groucho Marx

1. Achieve financial organisation

Our structured sequence of Discovery, Planning and Review meetings will lead you to a position of financial organisation. Getting to know you, your values, and what's important to you, and comprehensively evaluating your financial position will enable us to offer you quality lifetime advice.

2. Determine your objectives (Time travelling)

By the process of understanding you and your objectives, we will collect all of your financial data, including a breakdown of your lifetime expenditure requirements! We will then input this data into our financial planning model which enables us to show you what your financial future really looks like.

Then together we will look at various 'what if' scenarios in order to identify what needs to happen for your goals to become real. This is often when "light dawns" and clients suddenly understand what they need to do, and why. This is when clients see the possibilities available to them, now and in the future. It's when money starts to make sense.

3. Simplify your financial life

With your objectives at the heart of every piece of advice we offer it is important that you have a financial plan and that you know where your plan is taking you. We also believe it is healthy for our clients to see how their plan is progressing. Provided there are no significant tax implications or financial penalties, we can provide you with access to your own 'portfolio account' to view all of your investments and pensions in one place – giving you confidence and peace of mind.

4. Create your customised investment plan

Once we have jointly agreed the investment return you require to achieve your objectives, we create a portfolio designed to generate that return using scientifically proven strategies. We don't gamble with clients money. We assess the most appropriate strategy through consistent methods and high standards of management. We believe that success comes from planning, persistency and patience.

5. Maintain discipline

Our investment management service and regular progress and partnership meetings provide ongoing guidance and support to help you remain on track to achieve your goals and objectives.

6. Your trusted Adviser

We aim to keep our client updated and informed about financial matters that are important and relevant to them. We offer an ongoing service package that includes proactive advice when we spot opportunities stimulated by changes in the market – such as new tax or pension rules.

Your Journey with us

"There are those who travel and those who are going somewhere. They are different and yet they are the same. Successful people have this over their rivals. They know where they are going."

Mark Caine

All of our clients are important to us, whether they seek focused advice on one particular area or the reassurance of a structured and disciplined wealth management service.

Your journey with us will begin with getting to know each other – because we need to know you well enough to provide the right advice, and you need to feel confident sharing your personal information with us.

We follow a structured and disciplined financial planning process designed to help us fully understand you and your objectives, and allow you to consider and focus on what is important to you.

At the end of the initial process you will have greater financial awareness and organisation, and a strategy informing you about what you need to do to maintain your lifestyle and 'live the life you want to live'.

We believe that successful and rewarding financial planning involves two things:

- A long-term programme of professional advice combined with review, analysis and action to keep you on track towards your goals.
- An enduring relationship based on trust and mutual respect. We take pride in building long lasting relationships with our clients that will support them through each of their life stages.

The scope of advice and guidance we provide can be tailored to suit everyone - young professionals just embarking on their career; families looking for direction, protection and wealth accumulation; mature clients with wealth to manage, and retired clients concerned with wealth protection and estate planning.

"You should never take advice from any man however well he knows his subject, unless he knows you."

Thomas Pitt

Annual Reviews are subject to agreement. Detailed information relating to our services is available on request.

Financial Planning Process

Together, we take a fresh look

1) Discovery Meeting

- Your Goals Values & Objectives
- Your financial position and all related data
- Agree next steps

ACTION

2) Gap Analysis

- Collate and consider all relevant data
- Determine your risk profile
- Build your personal lifetime cash flow report

3) Strategy Meeting

- Recap on financial position & objectives
- Present your lifetime cashflow report
- Present a diagnostic of your current situation
- Agree way forward

ACTION

4) Creating Your Financial Plan

- Consider cashflow analysis and appropriate financial strategy
- Research product solutions
- Create your financial and investment plan

5) Presenting Our Proposals

- Review & Present your combined financial and investment plan
- Agree way forward
- Complete paperwork

ACTION

6) Implementing Your Plan

- Establish your financial products
- Induction – to include ensuring your understanding of our services and on-line functionality

7) Partnership & Progress Meetings

- Update essential financial information and tidy up any administration matters
- Review progress made towards achieving your objectives and update personal lifetime cashflow report
- Appraise your financial position and investment portfolio optimising your tax position utilising tax reliefs and allowances

ACTION

8) Ongoing Services

- Ongoing monitoring of your portfolio
- Priority response service
- Remove the hassle service
- Financial information service
- Educational Briefings to include topical reviews and investment commentary

We deliver our promise, when promised

Our Investment Philosophy

Our Investment Management Service aims to keep you out of the rough and on the fairway through a focused and robust strategy.

Henwood Court's approach to managing money is intellectually robust, basing all of our decision-making on leading academic theory and time tested principles designed to deliver a more **coherent** and **dependable** investment strategy.

We believe that money should simply be a tool - a means to achieve the peace of mind and quality of life you deserve. With this in mind, we apply investment management techniques that have been shown, over time, to **optimise returns** while **minimising risk**.

We base all portfolio recommendations on "multi-class investing", which has over 30 years of proven performance in the market place designed to deliver a **focused and cohesive investment strategy**.

This approach implements investment strategies that emphasise asset class allocation which is tactically adjusted to exploit prevailing market conditions.

The result is a portfolio that aims for a solid long-term rate of return while minimising expenses and taxes. A more detailed guide to our investment philosophy is available on request.

> "The safest way to double your money is to fold it over and put it in your pocket." Kin Hubbard

Objective Advice, Transparent Charges

It is highly important to us that our clients feel confident and at ease in their relationship with Henwood Court.

This means that we take particular care to ensure that the costs associated with the advice that we give, or the services we provide, are clearly explained before we commence with any work.

By separating the cost of advice from the sale of a product we offer the reassurance of truly objective recommendations which have not been influenced by the offer of product provider commissions.

We also base our pricing approach on the value we deliver, not the time we spend – which means that our clients are assured of value added services delivered efficiently and that Henwood Court will always be striving for ways to improve.

Dependent on the service you select, our 'fees' may include the provision of personal cash flow forecasts, a comprehensive financial plan, active investment management, liaison with professional advisers and regular updates and meetings.

We will explain the costs relating to each service selection you make, and give details of the payment options available to you.

It's that simple.

Testimonials

"Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort."
Franklin D Roosevelt

"Henwood Court are a great pleasure to work with. Like many busy people I struggle to make time for important things like my Financial Future but they take the pain out of all of that!

I have worked with Henwood Court since 2007 and I can't recommend them highly enough. They are personable, very expert, and of high integrity.

Their approach is always tailored to my individual and changing needs - it's never "one size fits all" - and as a result I have great confidence that I stand a chance of meeting my lifestyle goals and ambitions with their good advice and guidance."

Nichola Balmer - Company Director

"Working with Henwood Court has made a previously painful process quite enjoyable, and given me the focus and ability to plan ahead with clarity and confidence."

Tony Dubberley - Senior Executive

"I would like to formally express my appreciation with the courteous and professional manner in which the team at Henwood Court have dealt with my financial matters recently and indeed over the past few years. Henwood Court is a special place created by special people."

Gaye Morris - Business Owner

"Having met with a number of financial advisers over the years it really is a breath of fresh air to work with an adviser who 'tells it as it is' and is interested in me and not in selling me something. I have found the entire process extremely efficient, inspirational and your guidance of true benefit. Thank you."

Stephen Kingswell - Company Director

"I have been able to confidently introduce friends and clients to Henwood Court, based upon your high level of service and understanding of clients' needs. It is always difficult to recommend companies to other people, but I am completely happy to advocate the scrupulous services of Henwood Court."

Steve Walker - Company Chief Executive

"In the grand scheme of things, money is not important. It's significant only to the extent that it allows you to enjoy what is important to you. Worrying about your finances is critical to having a life that excites you, nurtures those you love, and fulfils your highest aspirations."

Nick Platt: Financial Planner & Director Henwood Court

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