

## A comprehensive approach

Key considerations when developing a financial strategy.



# Strategic Financial Planning

MEETING YOUR NEEDS AND OBJECTIVES

### For further information please contact either

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Hill Martin specialises in providing strategic financial advice and investment management services to private clients.

The work is varied in character but carries a central theme – how can the client’s position be optimised in a complex financial world?

Three examples of why individuals approach us are:

- their circumstances have changed
- they would like expert input to their own plans
- they want to ensure that they are exploiting all available financial opportunities.

The need is often greater for those who are busy and do not have enough time to manage their personal financial affairs successfully.

Our aim is to give objective financial advice and to form a long term relationship by providing a continuing source of support and management.

## Our planning process

Initial meeting	Report	Discussion	Implementation	Continuing management
Your opportunity to assess us	Overall review	Your response	Prepare paperwork, including any investment agreements	Regular reviews (annually or more frequently)
Finding out about you	Highlighting areas of weakness or concern	Fine tuning	Arrange medical and financial underwriting	Working with other professionals
Your objectives	Analysis of existing investments and pensions	Agreeing actions	Liaising with contacts or other advisers	Report and valuation
Your risk profile	A strategy to achieve your objectives		Check and issue documentation	Continuous support
	Specific recommendations			

### Your client executive

Hill Martin advises in three main areas:

- strategic financial and tax planning;
- corporate and personal pensions;
- investment planning and management via a connected company, Hill Martin (Asset Management) Limited.

Depending on your enquiry, you will be allocated a client executive who will then act as your principal point of contact within the firm. You will normally meet this person prior to instructing us and care will be taken to match their skills to your requirements. You will also have access, through your client executive, to the other specialist skills within the company.

### Saving you time and trouble

If you lack time we can support you in several ways. We will ensure that the administration of your investments and financial affairs is handled expeditiously.

We follow financial markets closely and can advise you of any changes which may affect you. Regular reviews will help you retain a disciplined approach to the management of your money and we are happy to act as a sounding board for your own ideas. We are also pleased to co-ordinate the services of your other professional advisers.

### Independence

Successful planning requires objectivity. We are free from association with other institutions and issue no products of our own.

### Our Service

#### The initial meeting

A first meeting with Hill Martin is free and does not bind you to a future relationship. It enables you to assess Hill Martin and helps us to identify your needs and objectives.

### Estimate

Following the meeting we will generally write to you outlining our understanding of your requirements and estimate the costs for helping you. We will specify any extra information we need and we can normally collect this on your behalf.

### Strategic Financial Plan

On receipt of your instruction to proceed we will research and prepare a strategic financial plan which may include:

- an analysis of your existing investments, pensions, tax planning, wills, mortgages and banking arrangements
- an estimate of the feasibility and cost of achieving your objectives
- a strategy and specific recommendations to achieve your objectives

This is discussed in a further meeting at which actions will be agreed.

### Implementation

The process of implementing a plan, which may involve dealing with third parties, can be time consuming. Hill Martin is generally able to control this process and to cause you the minimum disruption.

### Annual Review

It is important to review the plan regularly to react to any changes in your circumstances and in the economic and tax environment. A review meeting is normally held annually.

### Charging arrangements

The key to our charging structure is transparency and simplicity. A detailed ledger is kept and clients are charged on a time costed basis. If we receive financial planning commissions from third parties these may be used to offset our fees, which otherwise carry VAT.