



HFS Milbourne
financial

Advice | Strategy | Security

Personal Financial Planning



HFS Milbourne Financial Services Limited are Independent Financial Advisers and Wealth Managers. Established in 1986, HFS Milbourne Financial are now regarded as one of Surrey's leading financial advisers. We are directly authorised and regulated by the Financial Conduct Authority to act as advisers, and are therefore able to provide our clients with impartial advice in all areas.

In this increasingly complex financial services market, our advisers have a wide range of qualifications and experience.

We seek to have long term client relationships by giving a high level of professional service to business and individuals, often liaising directly with clients other professional advisers.

We specialise in providing Personal Financial planning including Wealth Management, Protection and Mortgage advice. Tax advice and some buy to let mortgages are not regulated by the FCA. Our Employee Benefit and Corporate financial planning divisions are also able to provide advice to businesses and their employees.

A fee may be charged for mortgage advice and the precise amount will depend on your circumstances. Our charges usually range from 0% to 1% of the loan.

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Planning your financial security for yourself, your family and your dependants is important to us all. There are many areas to consider, and when you are fully committed to your business and home life, it is sometimes difficult to keep your affairs fully up-to-date.

Long-term issues such as retirement planning and inheritance tax mitigation are very important, as are short-term issues such as family protection. The key to successful financial planning is to review your personal situation on a regular basis to make sure that it keeps pace with your changing circumstances.

> The following areas should be reviewed regularly :

- > Investments
- > Estate Planning
- > Retirement Planning
- > Family Protection
- > Mortgages

At HFS Milbourne Financial, we believe in establishing long-term relationships with our clients covering all these areas.





> Wealth Management

We provide a comprehensive Wealth Management service which focuses on asset allocation coupled with detailed fund selection. Our investment advisers will consider the purpose of the investment, the term over which you intend to invest and the ease of access you require to the capital. We look carefully at your attitude to risk, and this will be used to determine the type of investment funds which may be suitable for you.

Whether you are looking to invest to provide income or long-term capital growth, have a cautious attitude to risk or an adventurous one, our advisers will make sure the right decisions are made.

> Savings & Investments

When selecting the most appropriate Savings & Investment schemes, it is important to consider not just the funds available, but also your individual circumstances and requirements. We can advise you on a wide range of investment products including:

- Unit Trusts
- ISAs
- Investment Bonds
- Discretionary Portfolio Management

> Estate Planning

As part of your overall financial planning solutions, you will wish to pass on as much of your estate on death to your dependants as possible. There are a number of ways where it is possible to mitigate or remove inheritance tax on death. HFS Milbourne Financials expertise enables flexible and realistic solutions to be considered that will shelter personal and business assets from taxation and other possible creditors.

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Retirement Planning

Retirement planning is a vital part of your financial planning and is more than simply taking out a Personal Pension. We regard this as part of your overall Wealth Management with the added advantage of the Pension tax benefits

Personal Pensions

Personal Pensions are an extremely valuable and tax efficient means of saving for retirement. Substantial sums can be invested into Pension arrangements with significant tax benefits.

Self Invested Personal Pensions

SIPPS are very popular with clients who wish to have a greater degree of control and flexibility over how and where their money is invested. SIPPS also offer a far greater investment choice, including the ability to invest in commercial property.

Our advisers are able to assist you on the design, implementation and servicing of the most suitable Pension Schemes, taking into account any employer support and your capacity to save so that a realistic retirement programme is put in place.

Review Service

You may have more than one Pension Plan in place, including possibly old arrangements with no ongoing contributions. Our review service looks at the advantages of consolidating all your arrangements under one roof to benefit from lower costs, simplified administration and wider Fund choice.

Retirement Income

Retirement planning does not simply end when you retire. The traditional method of purchasing an Annuity is now seen as being very inflexible, with little or no lump sum payment to your Estate on death.

Pension legislation now allows you to draw an income from your existing Personal Pension arrangements. This Income Drawdown facility allows your funds to remain invested, and can provide rising income coupled with a valuable return of funds to your Estate in the event of your death.





> Mortgages

Our Mortgage advisory service gives you access to over 4,000 mortgage schemes, whether you need finance for a purchase, remortgage or buy to let, we have access to all lenders products.

Your home may be repossessed if you do not keep up repayments on your mortgage. A fee may be charged for mortgage advice, usually this will range from zero to 1% of the loan amount.

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> Family Protection

It is vital to provide appropriate protection for you and your family in the event of death, critical illness or loss of income.

The death or long-term illness of the breadwinner can have a serious effect on their dependants if these events are not adequately covered by insurance. Very few people have adequate protection.

We will work with you to determine the appropriate amount of cover that will be required, taking into account any protections which may already be provided by your employer.

> Professional Relationships

The key to a successful long-term relationship with our clients is the provision of high quality professional advice, supported by an efficient service.

We are more than happy to work with your existing accountant and solicitor, or if required, we have tried and tested connections with other professional advisers and will recommend those services where we feel it can add value to our long-term relationship.





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HFS Milbourne are Authorised and Regulated by the Financial Conduct Authority.