



INDEPENDENT FINANCIAL ADVISERS



Investments
&
Pensions

Mortgages
&
Insurance



Wealth Preservation

~ STRAIGHTFORWARD ADVICE..... IN BLACK AND WHITE ~

About Hurst Financial Consultancy

Hurst Financial Consultancy was founded in 1997 by the Managing Director, Michael Hurst. The company has operated successfully in Salisbury from inception serving clients locally, nationally and internationally.

The company focus has always been on excellence.

We have also developed a strong focus on state of the art information technology being aware of its significant value in not only collating data, but managing the performance of investments. We have our own in-house IT department and use its services constantly to develop the service that we give to our clients to ensure it is always “leading edge”.

As Independent Financial Advisers we have access to the full range of products and services available in the UK as opposed to a Tied Agent or Company Representative who may only advise and offer products from the company they represent. This means that we are able to give you impartial advice and recommend the most appropriate products for you, so that you will enjoy choice, value for money and our high-quality service.

An easy decision to make?

Considering an Investment Management Service is never an easy decision. You meet with many companies, discuss your objectives, future goals and risk criteria. Your funds are then invested into a portfolio the design of which is often stringently governed by their own Investment Management Service with no flexibility for the client and often on a discretionary basis, where you have no input or control over day to day investment decisions.

You are an individual

At Hurst Financial Consultancy Limited (HFC) we do not believe in specific investment modules which means that we will treat you as an individual and listen to your needs with an open mind.

Dedicated Investment Manager

You will be designated an experienced relationship manager from the start who will be available to discuss all your financial needs. This service is free to all clients.

Independent Financial Advice

As a fully independent financial adviser we will specifically match your requirements to the most suitable products in the market to ensure that your wealth remains invested and working for you and your family.

Excellent customer service

We can assure you that you will not be placed in to a “service category” which with some other companies determines the level of service you receive.

Relationship Management

We offer a valuable service to many clients who do not have either the time or expertise to manage their own affairs with us regularly updating their needs and aspirations

Dedication

You will be allocated a dedicated relationship manager who has many years experience within the industry and you can work as closely with them as you wish to, to achieve your goals.

At present Hurst Financial Consultancy manages in excess of £50 million worth of investments.

Your dedicated relationship manager will discuss all aspects of financial planning with you and ensure that you and your family are fully protected before we look at investments on your behalf.

Clear and Simple

We will discuss all areas with you in plain simple language and we will dedicate time to you, to ensure you understand the complexities of the financial world.

Your relationship manager is available to discuss the following areas with you:

- Protection areas
- Pension planning
- Investment management
- Mortgages
- Inheritance tax planning which includes Will writing facilities
- Taxation issues (using our in house tax service)
- Trust administration
- SIPP's and SSAS's under our own branded facility

Paperwork

Following each meeting we will send you a report to confirm the discussions we have had. This will include any recommendations and areas for further discussion. Again this will be in simple form so you can understand everything in the complex world of finance.

Internet

It is possible for us to arrange for your investment to be viewed on your own secure website. Please ask and we can arrange this on your behalf.

Risk and Reward

Fact or fiction?

It is true to say that the majority of wealthy individuals do not consider investment management as it is associated with risk on their hard earned savings. It is also true to say that the majority of people have never looked at the returns available within their own risk category.

What is risk?

It is a general rule that the more risk associated with an investment the greater the potential return. It is also true to say that the more risk associated with an investment, the greater the potential loss.

The most important aspect of investment to us at HFC is to ensure that your investment matches your attitude to risk and reward. Your attitude may change on different investments but we are extremely careful and will warn you if we feel it does not match your other investments.

Direct Equity or Collective Investments?

If researched, you will find that unless you are an ultra high net worth individual, investing directly in to individual shares is viewed as a higher risk/cost investment than collective funds and very few Private Banks use this method of investment as it can hinder investment performance.

At HFC the majority of investments are funds which are pooled together with other investors and institutions, maximising investment returns and reducing the risk on your funds.

There are also investments available which will provide excellent income whilst safeguarding or placing a small element of risk on your funds.

Timescales

When we are considering investments for you we are very conscious of timescales and any future events which are planned within your lives. We would normally recommend a minimum investment period of 3-5 years depending on which product we have discussed.

Planning Review

We have assessed many different risk options and will work with you to ensure that your funds are invested as you wish. The investments are reviewed with you on a regular basis to ensure they meet your risk criteria and goals.

Monitoring

We use state of the art monitoring facilities to track each and every investment giving us immediate notice where any action needs to be taken.

What to do next

If you would like to discuss any aspect of your finances or wish to receive a free review of your current investments please do not hesitate to contact us and we will be happy to arrange a mutually convenient appointment.

Please telephone 01722 411411

Alternatively you can complete the form below and return it to us at Nadder House, Lower Road, Salisbury, Wilts., SP2 9NB.

Name

Address

Telephone Number

Mobile Number

eMail Address

I am interested in (please circle)

1. Protection options
2. Pension planning
3. Investment management
4. Mortgages
5. Inheritance tax planning which includes Will writing facilities
6. Taxation issues (using our in house tax service)
7. Trust administration
8. SIPP's and SSAS's



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