



Wealth Management Case Study

Mr & Mrs Smith had been business clients of Hillier Hopkins for many years. The Smiths had accumulated c. £750,000 in liquid investments plus their main residence plus a holiday home.

Mr Smith had taken advice from various sources over the years regarding investments and had kept accurate records in this respect. A trust had also been established, primarily for tax planning reasons.

The Smiths had what they thought were straightforward aims. They wanted to have enough income to live comfortably regardless of their health. They were keen that both their relations but also some friends' children should benefit on their ultimate demise. They understood some of the risks and rewards of equity investment.

Finding the right solution proved frustrating and confusing. The newspapers seemed to give inconsistent advice, their friends all gave differing opinions and the manager at their bank referred them to their seemingly expensive private banking arm.

Mr Smith was, however, happy with Hillier Hopkins' investment philosophy, which was distinctly different from other advisers'. Hillier Hopkins did not profess to know which way markets were heading nor which shares to buy. They did however present a powerful argument for the proposed asset allocation. They also proposed retaining some of the existing investments

The key benefits of the Hillier Hopkins approach:

- a) The Smiths now had a clear understanding of how their money was invested.
- b) The ongoing fees suffered by the Smiths' old portfolio were halved.
- c) One all encompassing valuation is forwarded on a quarterly basis to the Smiths.

The above is a genuine case study with some key details adjusted to protect the privacy of the client.

This Wealth Management service is not for everyone. Our best work is often undertaken with clients over the age of 50 with investable assets of over £500,000, however we have many clients that fall outside of these criteria for whom we are able to provide a comprehensive service. Those who get most value out of this service are independent minded individuals or couples concerned regarding the stewardship of their capital who appreciate good value services.

If you would like a fresh perspective on your financial position from genuinely independent professionals please contact Ben Sherwood on 01442 220713 or email ben.sherwood@hllp.co.uk