

Highwød

GUARDIANS OF YOUR WEALTH

Independent Financial Advisers & Wealth Managers



Why Highwood?

EXPERTISE

EXPERIENCE

SERVICE

TRUST

Highwood

GUARDIANS OF YOUR WEALTH

Empowering you to build your wealth through straightforward, trusted financial advice.

Over the past 30 years, Highwood has built a reputation as a business committed to providing trusted impartial financial advice. We are passionate about achieving the best possible outcomes for our clients.

To do this we take a 'made with you' rather than a 'made for you' approach. We always remember that we are in business to help you, so we give high priority to time spent listening to you.

Our friendly and approachable advisers, scientific processes and attention to detail offer you confidence and peace of mind knowing your financial matters are in good hands.

A photograph of a man with short, graying hair carrying a young child with blonde hair on his shoulders. They are outdoors in a field of white flowers, possibly cherry blossoms. The man is looking upwards and smiling, while the child looks down. The image has a dark, semi-transparent overlay.

WE TAKE A HOLISTIC
APPROACH TO PLANNING
YOUR FINANCIAL SUCCESS

Highwood

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OUR MISSION

To help you achieve your desired lifestyle and enjoy financial freedom

HOW WE CAN HELP YOU:

Cashflow planning - Managing your income and expenditure

Recommendations on how to make the most of your cash savings

Wealth management - Investment solutions that maximise returns and control risk

Option of ESG ethical investment portfolios

Tax planning - Taking advantage of your personal allowances

Protection and managing risk on both a corporate and personal level


Business planning – Comprehensive financial planning for business owners and directors

Financial coaching – Empowering you to reach your goals

Retirement planning and managing your pension in retirement

Estate planning - Maximising your legacy to family and gifting to charity

Education fee planning – A review of current funds and requirements

An aerial photograph of a large, circular stone plaza. In the center is a large, dark-colored compass rose with eight points. The plaza is surrounded by a low wall with a decorative railing. In the background, a wide stone staircase leads up a hill. Several people are walking on the plaza. The overall scene is captured in a high-angle, top-down perspective.

ALIGNING WHERE YOU
ARE TODAY WITH WHERE
YOU WANT TO BE IN
THE FUTURE

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Your Journey with Highwood

1

Discovery Meeting

It all starts with a coffee and a chat. We will take the time to understand your needs, aspirations and financial planning goals. We will ask some thought-provoking questions to get you to think about what's really important to you, and make sure we understand your attitude to risk. Finally, we will explain our services and where we could add value to your current financial situation.

2

Planning for your future

We'll analyse your current situation to identify new opportunities. We will share our research with you, clearly explaining your options and the benefits of each. We will then write to you setting out in detail the work we have agreed to complete.

3

Agreeing your plan

We will prepare your comprehensive financial plan and an investment strategy tailored to you. This may involve building a cashflow model to show you how your financial future will look both now and upon following our advice. We will make clear and concise recommendations that will work collectively to help you achieve your financial and life goals.

4

Consolidation

We will put your plan into action. We will take care of all of the administration and submit any necessary paperwork. Our friendly team will be on hand to answer any questions you may have.

5

Regular review meetings

We'll hold regular review meetings to track your progress and review and develop your plan. In the meantime, you get on with enjoying your life knowing that your finances are taken care of.



100% OF OUR CLIENTS
WOULD RECOMMEND
HIGHWOOD

[HIGHWOOD BIENNIAL CUSTOMER SATISFACTION SURVEY]

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Financial Planning

When planning for your financial future you want to know that you are receiving expert advice that relates to your unique needs, values, goals and ambitions.

We will gain insight into your current financial circumstances, including your wealth and lifestyle goals through skilled questioning, thorough research and analysis and cashflow forecasting. We will use this information to create your personal financial planning report that clearly explains your options, opportunities and any obstacles that may stop you achieving your goals.

Your financial plan will be regularly reviewed with you by our expert team. An annual review meeting will be arranged where we discuss your personal investment schedule and outline the progress of your financial achievements. We will identify any new life challenges you may be facing and ensure your actions remain on track with your future plans.



Highwood have invested a lot of their time to understand my hopes, dreams and expectations of life to ensure that I am comfortable and confident with the decisions I make. The service is tailored perfectly to mine and my family's needs.

[MRS S. S.]





**93% OF OUR CLIENTS
SAY THAT HIGHWOOD
PERFORMS BETTER THAN
THEIR PREVIOUS WEALTH
MANAGER**

[HIGHWOOD BIENNIAL CUSTOMER SATISFACTION SURVEY]

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WEALTH MANAGEMENT

Achieve your wealth and lifestyle goals

The development of your investment strategy remains a cornerstone of Wealth Management and is key to successfully achieving your financial goals.

We work with you to fully understand your needs, values and goals so that we can map out clear paths for the future use of your capital. We practice a disciplined and scientific investment strategy with actions driven by evidence and research rather than forecasts and predictions. This is a long-term approach that is intended to take the stress out of investing. By tuning out the noise that surrounds investing, you are free to concentrate on achieving your financial goals.

We will guide you to look beyond the concerns of today to the long-term growth potential of markets, knowing that the markets have rewarded disciplined investors.

We view wealth management as an integration of all parts of your financial life – financial planning, investment advice, tax planning and estate planning. Our aim is to protect your wealth, ensure that you never run out of money and are financially well organised. We are so confident in what we do that all our advisors invest their own money alongside yours.

RETIREMENT PLANNING

Flexible solutions that transform your retirement goals into reality

Whether you are approaching retirement or accumulating wealth for retirement we are here to offer trusted and impartial advice to help you reach your retirement goals and ensure financial independence.

By taking a holistic view of your financial situation and plans for the future we create tailored solutions and investment recommendations that can transform your retirement dreams into reality. You may already have clear goals and aspirations for retirement, or you may be seeking inspiration from our experienced team. We are here to help you understand your options to make choices that suit your needs.

The smallest change to your pension's investment performance can make a huge difference to your future.

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"Highwood have been central to achieving my goal of feeling financially secure in later life. Their expertise helped me prepare for the transition from paid employment and to build a healthy retirement portfolio. Highwood have worked with me for eighteen years and always in my best interests, I cannot recommend them highly enough."

[DR K.E.]

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TAX PLANNING

Making the most of your tax allowances

Tax planning is an essential part of any financial plan. By analysing your financial situation from a tax perspective, we can ensure tax efficiency for both your personal and business finances.

Through tax planning, all elements of your financial plan work together in the most tax efficient way, reducing your tax liability and maximising your ability to contribute to your retirement plans and other investments.

ESTATE PLANNING

Maximising your legacy for those you love

Without professional estate planning there is a potential for your loved ones to unnecessarily lose out on hundreds of thousands of pounds worth of inheritance.

We offer a range of later life planning solutions. Working in line with UK tax laws, we can work to minimise or remove inheritance tax, incorporating your wishes for the beneficiaries of your wealth.

A photograph of a woman with long dark hair hugging a young child from behind. They are outdoors, likely on a beach, with sand visible in the background. The image is overlaid with a semi-transparent dark filter.

Have you considered

LIFE INSURANCE

HEALTH INSURANCE

INCOME PROTECTION

BUSINESS PROTECTION

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PROTECTION PLANNING

Protect your wealth, health and loved one's future

Throughout your lifetime it is important to consider how your finances and family would be affected if you passed away or became unable to work.

We can help protect you and your family against many situations you may not have considered. We start by taking the time to get to know your circumstances and needs, we will then help you understand the different types of cover available and advise on those most suited to your requirements, together with how much cover you may need and for how long.

Our independence means we have access to the whole market and our experience means we will do the hard work for you to source the most comprehensive cover at the most competitive cost.

Buying protection on a comparison site ticks a box, but is it the right box? We take the time to understand your needs and provide plans that offer a raft of additional value added benefits. We will find you cover that focuses on quality and value rather than cost alone. We offer an ongoing advisory service to ensure that as things change over the years, your cover remains relevant.

Even if you have been refused cover before, we work with a network of specialists so please get in touch to see if we can help.



**A POWERFUL AND
PROACTIVE LEARNING
EXPERIENCE TAILORED TO
YOUR GOALS**

Highwood
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FINANCIAL COACHING

A powerful and proactive learning experience tailored to your goals

Financial Coaching will help you gain better perspective so that you focus more effectively on the few factors that produce results. The result is a complete support system that converts obstacles that would normally stop your progressing into opportunities for growth.

We will save you time and money by helping you avoid the many dangerous pitfalls and dead-end paths on the road to financial freedom. We provide you with accountability, educational insights, expert practical experience, and support focused on timeless, proven wealth-building principles.

Highwood's Financial Coaching is a complete system that drives you toward financial freedom, nothing else works like it.



Highwood have been instrumental in helping us to get our financial house in order and giving us confidence in our plans for the future. Financial planning requires a high degree of trust, and we instantly had a rapport with Highwood that meant we had no hesitation talking with them about our journey so far and hopes for the future.

[MR B.C. THE FRENCH BEDROOM COMPANY]



BUSINESS PLANNING

We offer comprehensive financial planning for business owners and directors

Our team of financial planning and tax experts work closely with you and your co-directors and shareholders to advise, create and implement a plan that works for you on a personal and company level, freeing you to focus your attention on building and growing your business.

As a business owner or director your pension arrangements are likely to be more complex as you need to manage the interplay between your pension scheme and your company. We offer solutions that give you greater control and flexibility over the way in which you manage your pension.

Protecting your family and business should you or one of your key team members suffer an illness or die suddenly isn't a pleasant thing to think about, but we will help ensure sufficient plans are in place should the worst happen.

We recognise the need for all of your professional advisers (such as accountants and solicitors) to work together effectively for the smooth delivery of your agreed financial plan. We have a wide network of professional advisers and contacts that we can introduce you that can assist with everything from mentoring and business coaching to specialist tax planning and capital raising.

We will work with the company and its professional advisers to understand what structures need to be put in place to provide clarity over the operation of the business and how shares in the business are dealt with in the event of sale, retirement or death. We understand that building and running a business is a big investment and with the right professional advice and tax planning you can maximise the return on your investment.

Contact us to book a complimentary consultation:

T: 01923 479 850 | E: ENQUIRIES@HIGHWOOD.CO.UK

WWW.HIGHWOOD.CO.UK

READY TO SWITCH?

Switching to Highwood from your existing financial advisers is straight forward and stress-free. Book your complimentary Discovery Meeting with us today and find out how Highwood can help you reach your financial goals more efficiently.

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