HOYL

Independent Advisers

- Retirement Planning
- Investment Planning
- Estate Planning
- Financial Protection
- Mortgages

LET'S GET TO KNOW EACH OTHER

Your Initial Discovery Meeting

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Welcome

How could holistic financial planning help you?

Money is a big part of our everyday lives, yet many people never consider talking to a financial adviser. But with something as important as your finances, wouldn't you rather turn to a professional?

An initial consultation is an opportunity for an adviser to understand more about your unique financial situation, goals, and concerns, and explain how they could help you.

Perhaps you're thinking about when to retire and how much you will need, or would like help to understand your pension options? Maybe you have several pensions and are unsure if consolidating them would be best for you, or where is best to invest? If you need answers to questions like these, or many others, then we can help you.

Trusted, reliable independent financial advice can help alleviate your financial concerns, allowing you to live the life you want, concentrate on your financial goals, and feel more assured about your future.

Why put off planning for your financial future any longer? Take the first step towards achieving both your financial and life goals by booking your free initial consultation today.

We look forward to speaking to you soon and helping you build a brighter financial future.

Jayson Hill
Client Liaison Manager
Customer Support Team

Most asked questions

Let's talk about your needs and how we can help you

How much will it cost me?

Your first meeting with us won't cost you a penny, as initial meetings are always at our expense.

Your adviser will clearly explain our fees if you choose to proceed. These fees will only apply if after your initial meeting you choose to proceed with a full financial review, following which your adviser recommends a course of action which you choose to follow.

Fees can often be paid directly from the plan(s) we are providing advice on, or you can choose to pay these directly from your bank account if you prefer.

Where will our meeting take place?

Your adviser will be pleased to visit you at your home, workplace, or welcome you at one of our offices.

Alternatively, they can speak to you by phone or using most online meeting platforms, such as Zoom or Teams if you prefer.

How much time will I need?

Please allow around an hour. We'll be pleased to arrange a convenient time for you.

Can my partner, friend or family member join us?

Yes, it's fine to have someone sit in and join in with your discussion. It's important that you fully understand everything that's discussed, along with the information your adviser provides during your meeting.

Will I need my plan documents?

It may help if you can have any paperwork on plans or policies you already hold to hand.

This may save a little time and help to give your adviser a fuller picture of what you currently have in place.

What's next, after our meeting?

Your adviser will explain if they feel you could benefit from their guidance, clearly explain the services they recommend and how these could benefit you in the short, medium, and long term. This might include more suitable investments, enhanced flexibility and security, better investment returns, or other advantages.

It's then up to you to decide how you wish to proceed, but there will be absolutely no pressure and your adviser will encourage you to take some time to decide.

What did other potential clients think?

"Fantastic, friendly and welcoming. I cannot recommend my adviser highly enough for financial services. The communication and customer service is amazing!" - Mrs R, Derbyshire

"I received an excellent service and found my adviser to be very thorough, easy to talk to and more than willing to explain anything." – Mrs F, Cromer.

"The adviser I spoke to was very knowledgeable and also very thorough. I was given so much insight into my retirement planning and couldn't have felt more comfortable being open about my situation." - Mr K, Norfolk

"My adviser was so patient and friendly, explaining all the options available and not pushy! Would definitely recommend!"- Ms H, Norfolk

Please remember that all investments, including those we recommend, carry a risk to the money you invest, which means you could get back less than you pay in.

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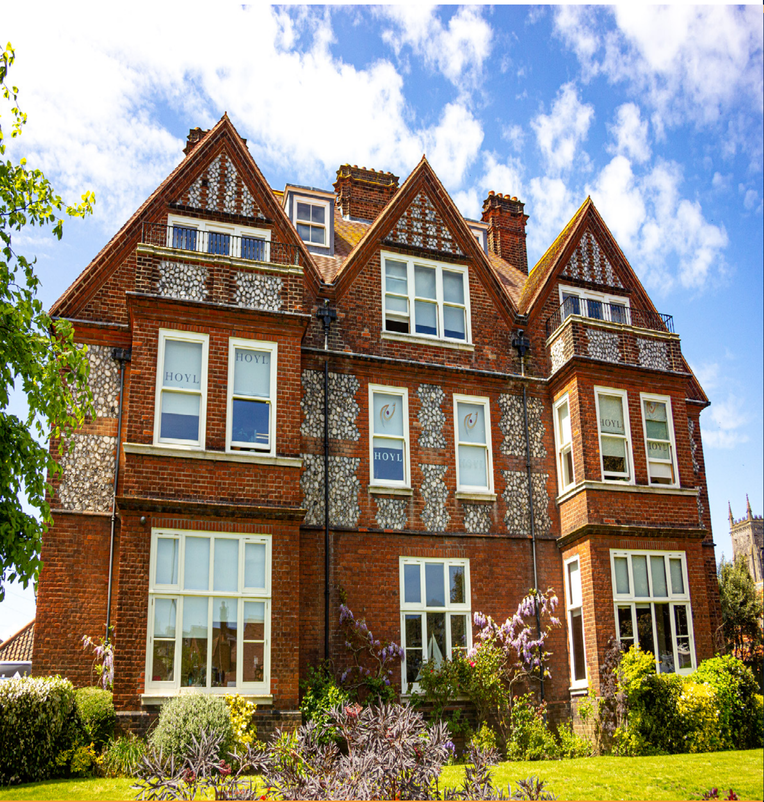

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HOME TO THE UK'S MOST TRUSTED ADVISERS

Why not get in touch to arrange your Initial Consultation Meeting today?

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