Wealth Management Service

Your guide

HARLEY
FINANCIAL SERVICES LIMITED
live for today, plan for tomorrow

It's your future

Everyone has goals they would like to achieve in their lives. So why do so many people leave pursuing their dreams to chance? Many of us spend little time planning our futures.

Regularly putting money aside is a good place to start. But understanding how much money you must save and the risk you need to take with your hard-earned savings is more difficult. That's why our wealth management service is about more than helping you invest your money. It's about creating an on-going financial plan backed by the right investment portfolio. Our aim? To ensure you are not left on the sidelines while others around you fulfil their dreams.

Our approach

Most people already have an investment portfolio, which by definition, is a collection of assets that intends to make a profit. However, many people struggle to answer a simple question. Is their existing investment portfolio right for them?

To help you answer this, it's worth considering these questions:

Do you...

- Clearly understand your financial goals?
- Know what level of risk you are willing and can afford to accept?
- Know what your overall current or ideal asset allocation is?
- Understand the performance characteristics of each asset you hold?
- Know why you are holding each asset?
- Know the level of risk in your portfolio?
- Currently take more risk than you have the capacity to accept?
- Understand the risk of remaining in cash?
- Know if your tax position is optimised?
- Ensure your portfolio is regularly reviewed?

As Financial Advisers with many years' experience, these are just some of the questions we ask our clients. We deliver a wealth management service that embraces tried and tested steps to ensure your portfolio is right for you. This means you can feel confident we are giving your hard-earned savings the best chance of achieving your goals with the minimum risk you are willing to take.

Keeping it simple

To ensure your wealth portfolio is managed seamlessly, we have appointed Parmenion to deliver global custody, investment management and administration services, so you have a tax efficient, single place to hold all of your investments.

Parmenion, authorised and regulated by the FCA, is an independent and privately-owned investment management and technology company, backed by industry leading experts. They provide an extensive range of risk graded investment solutions that we tailor to your individual needs and take into account your attitude to risk and capacity for loss. All solutions are subjected to rigorous on-going monitoring to ensure they continue to meet their agreed investment mandate and are available through a range of tax efficient portfolio wrappers Parmenion do not take on clients directly, they work with financial planning firms to offer the investment risk expertise, custody and administration services they need to manage their clients' portfolios effectively.

Next steps

As a wealth management client of ours, you will not only understand your financial ambitions over the coming years. You will also receive a constantly reviewed and professional financial plan designed to help you achieve them.

With Harley Financial Services you will always:

- Have clear financial goals presented on an investment timeline.
- Understand the risk you are willing and able to accept.
- Have a portfolio invested in line with your bespoke risk mandate that takes the minimum level of risk required to achieve your goals.
- Understand the adopted investment strategy.
- Know your portfolio is as tax-efficient as possible.
- Only pay fees that are clear and crucial to the success of your strategy.
- Understand how your investments are performing against your goals
- Have access to portfolio valuations at the touch of a button.

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