

HARDING ROBERTS AND Co.

Dogwood Gate | Warford Hall Drive | Alderley Edge | SK9 7TR



Harding Roberts & Co.,

Dogwood Gate, Warford Hall Drive, Alderley Edge, Cheshire, SK9 7TR

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Harding Roberts & Co is authorised and regulated by the Financial Services Authority.

The guidance and/or advice contained in this brochure is subject to UK regulatory regime and is therefore restricted to consumers based in the UK



Welcome to Harding Roberts & Co

To be a successful, long-term investor you must think like an owner – know when to take risk and when to preserve capital.

Harding Roberts & Co., established in October 1986 with the “owners” approach and have worked to build a team of professionals and a client base who share these beliefs.

Today, we manage the affairs of our clients with the same dedication and personal interest as when we started.

We are based in Alderley Edge, Cheshire.

You will not find advertisements or Press marketing about us. To date, our business has been generated from client referral.

“Let advance
worrying become
advance thinking
and planning.”
- Winston Churchill

About Us

Harding Roberts & Co's. focus is on providing financial advisory services to professional practices, individuals and the corporate market.

Emphasis is on establishing a “partnership” and “owners” approach to financial advice. We are driven by providing on-going financial advice through long term relationships with clients.

Client and Professional relationships are built from first principles, knowing their customers, meeting their needs, providing financial products and investment services and holistic financial planning. We remain entirely independent and authorised to conduct investment business by the Financial Services Authority.

Our Approach

We are totally independent Financial Advisers.

Do it right

We aim to deliver meaningful results, focus on quality, think about long-term impact, build agreements and strategies that last, in order to meet client expectations.

Do it for clients

We place the client to the forefront and provide professional service to clients at all times, seek to understand them in depth, and understand their individual needs and aspirations.

Do it better

We drive for innovation and continuous improvement in both products and client solutions. We take what exists and do it better, to make things happen.

Do it while developing others

We motivate clients to take action on legislative change; we educate our professional contacts on both financial and legislative change. We understand organisations’ differences and match their aspirations. We have self awareness, a desire to learn and a willingness to instigate change.

Do it with integrity

We communicate effectively, actively share relevant information, promote diverse opinions and the exchange of information, and think about the impact of our communication on others.

We have developed professional relationships with some of the most prestigious companies and professional practices in the World.

Our Services

Private Client Services

- Wealth Management
- Investment Strategies
- Pension design, planning and implementation
- At Retirement Planning - Options on taking retirement
- Strategic Tax Planning
- Life and Health Insurance
- School and University Fee Planning

Corporate Client Services

- Pension design, planning and implementation - SIPP and SSAS
- At Retirement Planning - Options on taking retirement
- Strategic Tax Planning
- Group Pension Arrangements
- Group Life/PHI and Healthcare Arrangements
- Final Salary Schemes
- Partnership and Company Share Protection Schemes

The Financial Services Authority does not regulate Tax advice



Advice and Service Process

You are in control

1) Comprehensive Advice

We offer an advisory and service proposition across your whole financial situation. We work with you on an ongoing basis to ensure you meet your objectives and needs.

2) Specific Advice

You may require advice relating to one specific area and ask us to limit our advice and services to that. If you limit the information you supply to us it may detract from the completeness of the advice.

3) Transactional/Execution Only

Transactional/Execution only includes arranging a transaction for you at your specific request. No advice is given. You are responsible for ensuring you have sufficient knowledge and experience to make your decision. We do not monitor or review these transactions.

How we work

A clear financial direction path:-

(1) Initial Meeting (without charge)

Usually 1 hour duration. We introduce ourselves and our services to establish if there is a fit between your needs and the services we provide.

(2) Data Gathering

We gather further information about your financial situation any existing arrangements and policies. We are happy to liaise with other professionals, if required.

(3) Research and Report Presentation

We outline our recommendations.

(4) Implementation

We implement your instructions as required.

(5) Review

We agree meetings and information provision within agreed timescales to keep you informed of your situation.

(6) We are always there

If you need us - email or telephone.



Core Fundamentals

Our Core Fundamentals - For you to take control of your financial future.

To help our clients make distinctive, lasting and substantial improvements in their financial futures, and to develop a relationship that develops and excites clients into the future.

Our Values

- Adhere to the highest professional standards.
- Put client interests first.
- Observe high ethical standards.
- Preserve client confidences.
- Maintain an independent perspective.
- Manage client and firm resources cost-effectively.

Improve our clients position

- Use our contacts to deliver the best advice to all clients.
- Bring innovations in investment practice to clients.
- Build client capabilities to sustain improvement.
- Build enduring relationships based on trust.
- Develop clients through support and mentoring.
- Transparency of charging.

“Mere gratification of wealth is not found in mere possession or in lavish expenditure but is in wise application”

- Miguel de Cervantes



Fees and charges

We agree costs individually with each client depending on the services they require.

Broadly, the charges follow a simple process.

Advice

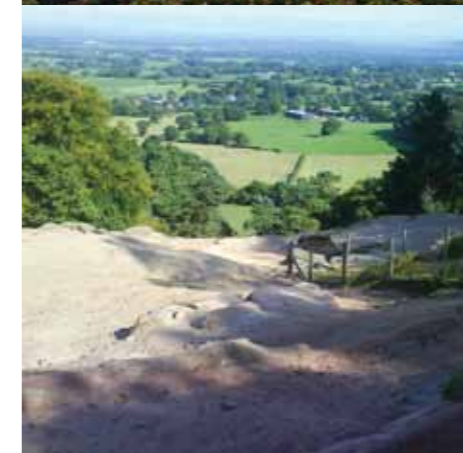
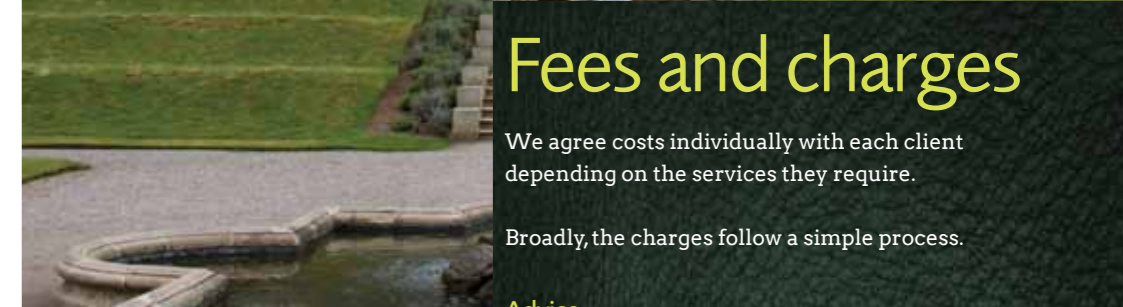
Any work undertaken may be subject to a fee. We will assess the amount of fee on a case by case basis based on the skill required and the time involved. VAT is applicable.

Implementation

If you require us to arrange pensions or investment, we charge for the implementation of our advice. We normally take our implementation charge from your investment. VAT is not applicable. This is agreed with you before we transact.

Annual Retainer

We need to provide the review process you require. We also need to communicate with you throughout the year to ensure you are kept informed. This is covered by our annual service fee agreed with you on acceptance of our services. This fee may be by way of a fixed retainer or by a direct payment from the value of funds invested.



Christine Harding

MSc APFS, Chartered Financial Planner

Chrissie has been helping companies and individuals navigate complex financial planning issues for over 20 years.

She is an Associate of the Personal Finance Society, and the Chartered Insurance Institute and has achieved a Chartered status in the field of Financial Planning.

Chrissie is noted for her forward thinking and planning, integrity, thoughtful risk taking, in-depth knowledge and accountability, and understands a sense of urgency when required.

Her client retention and loyalty are unrivalled.

“Price is what you pay,
value is what you get”
- Warren Buffett



Christine Harding - National Awards

Planned Savings IFA of the Year Award 2001
Corporate Pension Planning - Winner

Planned Savings IFA of the Year Award 2002
Individual Protection Planning - Winner

IFA of the Year Woman of the Year 2002
Shortlisted

Planned Savings IFA of the Year Award 2002
Corporate Pension Planning - Runner Up

Money Marketing Financial Planner of the Year Award 2002
Corporate Pensions - Runner Up

Money Marketing Protection Planner of the Year Award 2003
Winner

Money Marketing Corporate Pension Planner of the Year Award 2004
Winner

Money Marketing Corporate Pension Planner of the Year Award 2005
Winner



Service Categories

You decide – keep control of your financial future

Contact and support requirements vary between clients – we offer different categories.

	Comprehensive	Specific	Transactional	Execution Only
Financial Analysis	Y	Y	N	N
Construction of Investment Policies and Pensions	Y	Y	N	N
Statements	Bi-Annual	Annual	Annual direct from investment provider	Annual direct from investment provider
Tax Return Information	Y	Y	On request	N
Advice Services - Individual clients and businesses	Y	Y	N	N
Annual Review	1 x per annum review meeting or on request	Review sent via post. Option for in-person or telephone review.	N	N
Additional Advice and Communication	Proactive	Proactive	Reactive	N
Newsletters	Bi-annual	Bi-annual by email only	Bi-annual on website	Bi-annual on website
Telephone and mail support	Unlimited	Reactive	Limited	N
Recommendation of professional contacts, accountancy, solicitors, stockbrokers, discretionary managers	Y	Y	On request	On request

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