



# Working for your future.



Tel: 0161 413 7051  
Web: [www.hilltopfinance.co.uk](http://www.hilltopfinance.co.uk)





## Welcome To Hilltop Finance

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We've been listening to our clients since 2014, and by understanding their aims and desires, we have been able to help them to make better financial decisions.

Our in-house team of over 40 fully trained professionals including independent financial advisers, paraplanners and a financial compliance team, are here to provide the very best advice through our technology led service.

You're at the heart of everything we do. We're committed to going the extra mile, holding your needs and requirements at the centre of our trusted advice. Everybody is different, and the financial advice we deliver reflects that. We're not a robotic or restricted advisory business, our independent pensions and investment advice is always relevant, personalised and tailored to you.

# Why Hilltop Finance? Because We Work For You

From our home in the city centre of Manchester, our team are perfectly placed to help you achieve the retirement you desire. Our service will not only help you to build up your retirement pot through expert advice on your pensions and investments; we can help you to manage your funds through retirement, reducing the risk of running out of money later in life. We are small enough to keep things personal but big enough to provide an unrivalled service that is thorough, and you can depend on.

## Our Values

As an independent financial advisory business, we believe in doing things the right way, and our values guide the way we work for you.



### Treating Everyone as an Individual

Everyone has personal aims and goals when it comes to their money. We will always listen to your needs and deliver advice that's personal to you.



### Ensuring you understand the advice given

Our advisers will always speak to you in plain English, leaving out all the financial jargon and make sure that you fully understand the advice we are delivering.



### Work to the highest professional standards

All of our teams and advisers are fully trained to a high professional standard. We never rest on our laurels, and continually look to develop our people and business practices.



### Being open, honest and trustworthy

We are responsible and accountable for the financial advice we give and promote a culture of being truthful and honest. If we believe your finances are in the right place, we will tell you that for free.



### Putting you at the centre of everything we do

Our business is built upon a strong foundation of developing and maintaining relationships with our clients, today and for the future. Putting you at the centre of everything we do allows us to deliver first-class customer service and satisfaction.

## Safe & secure

We believe blending technology with the personal touch of a face-to-face financial adviser offers greater security than your traditional, high street adviser. Firstly, there is no need to have an adviser visit your home or place of work, making quick notes as you talk. Our service provides access to your adviser through telephone or video calls and all conversations with our team are recorded and monitored to FCA regulatory standards should anything go a miss.

Any data you provide to us is safe and secure. We are registered as a data controller with the Information Commissioner’s Office, and we use the most up-to-date technology and processes for your personal and financial data. Working to ICO guidelines reduces the chances of your essential personal and financial information getting lost, we will never share your personal data without your permission.



## Convenient & accessible

Being a technology driven advisory firm allows us to be more accessible and available at a time that is convenient to you. Whether you are commuting to work, on a lunch break or have a little spare time, you will have access to our team when it’s suitable for you.

## Hilltop Finance in numbers



### Employees

Our team is made up of over **40 financial professionals**, from administrators to experienced financial advisers.



### Years of Experience

Our financial advisory team have over **100 years** of experience working to improve clients’ finances.



### Funds Under Management

We manage over **£80 million** in funds for our clients.



### Customer Reviews

Currently, we have over **120 reviews** from happy clients.



*Excellent advice on moving my pensions to a scheme that’s working well already in the month it’s been in there. Everyone I spoke to on the phone were polite and gave me advice in terms I could understand. Long may it continue.*

Mark Carnell, Wragby.





## Real People, Giving Real-Life Financial Advice

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We believe that everyone would benefit from professional advice when it comes to their finances, particularly with pensions and investments. We work for your future, and pride ourselves on our personal, honest and friendly approach.

*“People taking financial advice saw on average a £31,000 increase in pension wealth over a ten-year period, compared to people who didn’t”*

Source: ILC, The value of financial advice re-visited, Sept 2020.

## The value of financial advice

When making any decisions in life, it’s always best to seek experienced and professional help. If you’ve never spoken to a financial adviser before, you, like many people across the country, may feel a little apprehensive and unsure of the benefits. But, don’t worry, we’re here to help, and our aim is to ensure you fully understand what pensions and investments you currently have, what changes you could make, and how to plan for the future.

Although comprehensive, the ILC study only looks at a small snapshot of ten years, but, people are starting pensions and investments younger and saving for a lot longer now thanks partially to auto-enrolment pensions.

Savers will be building up their retirement pots throughout entire careers, which could be 40 years or even longer, so taking financial advice earlier can seriously increase the monetary benefits.

Pensions can be complex products with a range of investments packaged into your policy (this is called a wrapper). Our job is to untangle that complexity using our expertise and knowledge to deliver financial advice that is easy to understand and always in your best financial interests.

Capital at Risk, the value of your investments can go down as well as up.

# How can professional financial advice help?

The reason people seek financial advice is very personal, and that's why we always deliver personalised financial advice tailored to you. By delivering our advice to you, we aim:



Ensure your pensions and investments are performing.



Provide you with peace of mind that your investments are being looked after.



Protect your family and loved ones.



Check you're making the most of your investments.



Help you plan for retirement.

## Ongoing service

Building long-term relationships and helping you to secure a comfortable retirement is what our ongoing service is all about. Unlike many other financial advisers, we have a dedicated Wealth Management team, with the sole focus of helping you with any pension or investment decisions you wish to make.

And, to provide security for your loved ones, our Wealth Management team can help to arrange a consultation with a Will and Estate Planning specialist to ensure should the worst happen, your estate is left to your loved ones. **We work for your future, helping you to achieve the retirement you desire.**

*“81% of people said they felt more in control of their finances with regular contact from their financial adviser”*

Source: Royal London customer research, Sept 2020.

Capital at Risk, the value of your investments can go down as well as up.

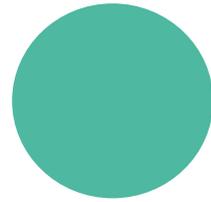


*I have been impressed with their knowledge of what's available on the market and their attention to detail and trying to properly understand what my requirements and wishes are. They have followed up on my wishes and I have been pleased with the service.*

Ticia Lever, Abingdon.



# Our Services



We believe in keeping things simple, and providing you with all the tools necessary to make informed decisions about your finances. Our advisers won't confuse you with industry jargon or complex calculations that could deliver doubt about the financial advice we're giving.

## Pension assessment service

Our pension assessment service will analyse your current pension. We will check to see how it's performing and whether there could be a better performing with lower provider charges, and more suitable product on the market.

We're experts in pensions and retirement planning. With our efficient assessment process, you could be enjoying a better performing and more suitable pension within just ten weeks.

The difference between 0.5% and 1% in provider fees may seem small, but over 15 years, based on a £100,000 pension, you could be losing over £13,000\*. By acting now you could be reducing the chances of losing valuable retirement income.

\*Based on a £100,000 pension, over 15 years with a 5% growth rate. The comparison is between 1% and 0.5% provider charges, for illustration purposes only.

## Our assessment service covers:



### Pension Performance

Analysing growth rates, fees, risk category, your pension pot value and comparing against the market.



### Pension Drawdown

If you're over 55, we can help access your pension and put a retirement plan together to reduce the risk of running out of money.



### Pension Consolidation

Our advisers can recommend whether merging pensions could enable you to benefit from better performance, lower fees and help you keep on top of your pension.



### Retirement Planning

Our advisers can work with you to put together a financial retirement plan that will help you to enjoy your retirement.

Capital at Risk, the value of your investments can go down as well as up.

## Direct digital service

As an alternative to financial advice and for lower value pensions, we now offer our Direct Digital service. The Direct Digital service does not provide any financial advice on the switch nor if it is in your best interests to move, but is a straightforward and easy to use digital platform that allows you online, 24/7 visibility and management of your pension.

# Investment Service

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An ISA (Individual Savings Account) is one of the most popular forms of savings account within the UK. According to Gov.uk, during 2018-2019 some £67.5 billion was invested in ISAs, whether that be a Cash ISA, Stocks and Shares ISA or Help to Buy products. Whilst traditionally being more secure than a stocks and shares ISA, cash ISAs have a low interest rate and may not return the gains you are looking for. It is suggested that over £40 billion is invested in Cash ISAs across the UK in 2018-2019.

With so many different ISA providers and products on the market, it can be challenging to understand what you're invested in and whether that's giving you the security you're looking for and a good rate of return.

Everyone is different, with different parameters of what you need from an investment. Whether you are looking for ethical investments, flexible withdrawals or low risk, our service will deliver tailored and personal advice on the best ISA for your circumstances and requirements.



## Our tax-efficient investment assessment service covers:



### Investment Performance

Our advisers will check the type of ISA investment you have, it's growth rate, risk level and benchmark it across the market.



### Choosing an ISA

If you have up-to £20,000 to invest and have not taken advantage of this tax year's investment allowance, you could be missing out. Speak with your adviser to find the best way to invest your money.



### Investment Advice

Once we have completed our assessment of your investments and requirements, your adviser will produce a detailed report and advise you on the best ISA for your funds and help with the switch if you require.

**Tax treatment depends on the individual circumstances of each client and maybe subject to change in future.**

# General Insurance Service

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Insurance that offers real value to you and your family.

Looking after you and your financial assets is important to us and our general insurance service can offer real value to you and your family.

## Home insurance

**Protection for your home and contents.** The most valuable asset people usually own is their home, but many people leave it to chance that, should the worst happen, they'll be covered for repairs or replacements.

We believe there is no place like home, that's why the home insurance product we offer is one of the most comprehensive on the market. Underwritten by Royal Sun Alliance, Hilltop's Home Insurance that has been rated 5-stars by Defaqto, one of the leading independent researchers of financial products in the UK.

Every quote we deliver is tailored to you and your property, so you can enjoy the peace of mind that you're fully covered in case of an emergency.

## Life insurance

The need for life insurance will depend on you and your family's circumstances. Hilltop Finance's Life insurance service can provide comfort and peace of mind for people with children, families and loved ones that are dependent on you.

Life insurance is not just for the young. Over 50's life insurance is extremely popular with couples looking to take care of each other should the worst happen. Our life insurance team can search our selected providers to present your options for life cover.

Ensure that people you care about are covered for day to day expenses and regular bills like mortgages and long-term loans.

**We can provide quotes and insurance purchases through our online service at [hilltopfinance.co.uk](https://hilltopfinance.co.uk) or by calling 0161 696 5217.**





# Wills & Estate Planning

**Supporting you in planning for you and your family's future.**

It's a myth to think that your spouse will automatically inherit your estate if you die and have not written a Will. At this particularly difficult time, leaving your wishes to chance may cause your family and friends unnecessary pain and heart-ache.

Making a Will, that is professionally written can provide flexibility, peace of mind and ensure that your wishes are clearly explained and carried out. By making a Will, you can:

 **Nominate Recipients**

Leave specific assets or a set sum of money to a named individual or charity.

 **Assign Legal Guardians**

Ensure that arrangements are made for any children you have, mainly if they are minors, you may want to nominate their legal guardians.

 **Create Trusts**

You may want to consider creating a trust to plan for future generations or protect a vulnerable family member.

 **Tax Efficiency**

Distribute out your assets as per your wishes and in the most tax-efficient way.

We work with one of the UK's leading Will and Estate Planning specialists. Our Wealth Management team can help to arrange a consultation with one of their specialists to ensure should the worst happen, your estate is left to your loved ones. Please speak with our team if you would like to discuss Wills further.

# How We Work?

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Our efficient and professional service is based on blending the best of technology with a personalised approach. From the initial Welcome call through to completion and our on-going service, our whole process is thorough and in-depth, but we work quickly and efficiently. There's no time wasted in delivering what you need, and we aim to provide you with a financial report within ten weeks.

## Step by step

- 1 Complete, sign and return your Letters of Authority in the pre-paid envelope provided.
- 2 We will contact your pension and/or investment providers to gather the required information to assess your current products.
- 3 Providing your pension and investments meet our minimum criteria, we will then carry out a 'Get to know you' call. This call is to find out your personal and financial situation, your attitude to financial risk and what you want to be able to achieve with your pensions and investments.
- 4 Your expert adviser will assess your pensions, investments and analyse whether they will achieve what you want to be able to achieve. If there are better performing and more suitable products available, the detailed report will highlight any recommendations and changes you could make to improve your situation.
- 5 Make your decision. Following your advice and talk-through call with an adviser, the next steps are your choice. The advice we deliver is always in your best financial interests, but there is no pressure or obligation to take up our advice.

## Why might a switch be recommended?

We take responsibility for overseeing your pensions and investments extremely seriously and moving your funds to another provider is not a decision we take lightly.

If your pension or investment is in the right place, and there is no benefit to you in transferring your policy, we will tell you this. And there will be no charge for that peace of mind. If our advisers believe transferring your investments to another provider is in your best financial interest, we'll demonstrate to you why we think this. However, it's still ultimately your decision to take up our advice, and there is no pressure or obligation to move forward.



**hilltopfinance.**

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## Regulated

Hilltop Finance is authorised and regulated by the Financial Conduct Authority under number 787803.

## Secure

We are registered with the Information Commissioner's Office under registration number ZA159519.

## Responsible

We have internal and independent external compliance teams to ensure our business acts lawfully, responsibly and always in your best interests.

Hilltop Finance Limited is authorised and regulated by the Financial Conduct Authority under number 787803. Hilltop Finance Limited is registered in England and Wales under company number 09351168. We are registered with the ICO under registration number ZA15919.