Holland Hahn & Wills

Chartered Financial Planners

If you like a straight talking, common sense approach to independent financial planning, you'll like Holland Hahn & Wills.

www.hhw-uk.com

We are fee-based Chartered Financial Planners, established in 1990. Whether you would like one-off advice or a long term relationship with a professional financial planner, as a client of Holland Hahn & Wills you can expect to benefit from:

- Substantially reduced investment costs
- A portfolio that seeks to perform well in both good times and bad
- Truly independent advice that works for you
- Decades of experience.

OUR PHILOSOPHY IS SIMPLE

"Investment portfolios constructed on scientific principles, tailored to your requirements and delivered at the lowest possible cost."

- Independent Wealth Management
- Chartered Financial Planners

Holland Hahn & Wills

2 High Street Hampton Wick Surrey KT1 4DB **T.** 020 8943 9229 **F.** 020 8943 9334 **E.** enquiries@hhw-uk.com

Our Investment Philosophy

- Most people are not aware of the high costs associated with their pensions and investments.
- Have you ever wondered why your investments never seem to go up as much as you expect?
- Simply put, the majority of investments carry substantial hidden charges, which reduce the return on your investments. On average the hidden extra costs amount to **1.4% each year and could be as much as 5%***.
- As Investment Portfolio Managers we analyse the true cost of your existing pensions and investments, and provide scientifically proven investment strategies.
- We use low cost and institutional funds to minimise the effect of these hidden charges and maximise your potential returns.
- Using sophisticated software we can help you develop a lifetime financial plan, taking the guess work out of your financial future.

*Source: Lipper, Turnover of Funds, Report 2007.

Like an iceberg the danger of hidden charges is not immediately visible.

> "Most investors, both institutional and individual, will find the best way to own common stocks is through an index fund that charges minimal fees. Those following this path are sure to beat the net results (after fees and expenses) delivered by the great majority of investment professionals.
> **Warren Buffett, Chairman of Berkshire Hathaway**"

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How we can help you

Our services are split into four main categories:

1. Project fees & hourly rates:
Occasional 'one off advice' for clients who do not want an ongoing **Financial Planning Service** but would like the benefits of advice from a Chartered Financial Planner.

2. Financial Planning:
For those clients in the 'accumulation phase' of their lives who would benefit from the services of a Chartered Financial Planner and a **Lifetime Financial Plan**.

3. Asset Management:
For those clients looking for a long term service to help them invest new monies and manage their existing portfolios, we offer a tiered fee structure based on the assets held under management.

4. Private Client:
An ongoing service aimed at clients with £500,000 or more of assets to invest. Our Private Clients enjoy all the benefits of both our **Financial Planning** and **Asset Management Service**.

Areas covered on our website include the following:

- Our services
- Wealth management
- Investment management
- Pension management
- Case studies
- How we work
- Our fees
- How our fees compare
- Our people
- Resources
- The problem with active fund management
- A guide to the significance of past performance
- The debate about commission
- Recent articles
- Latest news
- FAQs

For more information, please visit our website: **www.hhw-uk.com**

Our Partners

Simon Ainley
FPFS CFP CertIM
Chartered Financial Planner
Certified Financial Planner

Simon began advising clients in 1986 and was a founding partner of Surrey-based Holland Hahn & Wills in 1990. He is one of only a handful of financial advisers that is also qualified in Investment Portfolio management.
He holds the Certificate in Investment Management (Cert IM) and is a member of the Securities & Investment Institute (MSI).

Jason Lurie
APFS CFP
Chartered Financial Planner
Certified Financial Planner

Jason began advising clients in 1983. He joined the practice in November 2000 and became a full partner in 2003.

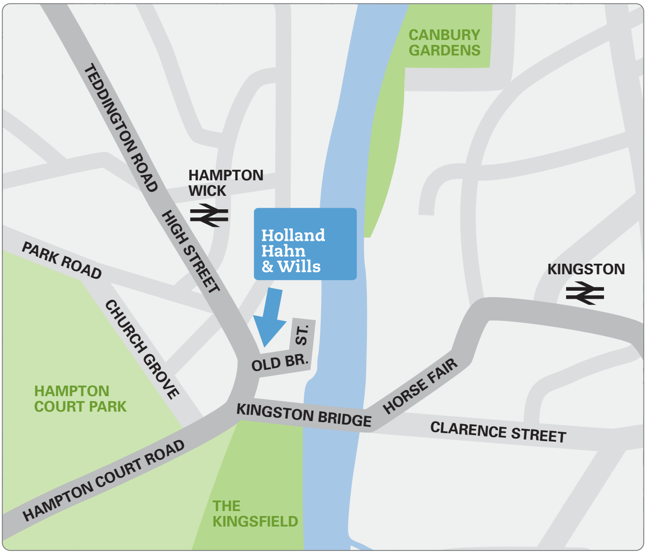
His specialities include pensions, cashflow forecasting, group and employee benefits and he has a wealth of experience dealing with estate planning and bereavement financial planning.

Christopher Hirsch
Dip PFS
Managing Partner

Chris began advising clients in 1987 and was a founding partner of Holland Hahn & Wills in 1990.

He is the firm's Managing Partner and General Manager of Chameleon Independent Mortgages Ltd.

How to find us



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