haysmacintyre
financial planning
vision through partnership

hfp | individuals seeking wealth management advice

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independent advice

In this confusing, crowded and dynamic financial world, haysmacintyre financial planning is a beacon of clarity. Completely independent of any financial product provider, we have the expert knowledge to bring together those products and services which exactly match your lifestyle needs now and in the future.

long term professional relationships

By drawing together experienced financial planning experts with accountants and tax advisers into one team, we are able to adopt a holistic and long term view of your financial needs from both a personal and, where required, business perspective. We invest time in developing deep knowledge of and strong relationships with our clients to provide long term support and to help you adapt to changes. You can be confident that we will be there to adapt your individual strategy to ensure your continuing financial security and economic freedom.

a personal approach giving a tailored solution

Each client is an individual with different constraints, requirements and goals. Their needs will change at different points in their life. Some will need advice on investment and tax management, while others may need help in planning school fees or retirement income. Being truly independent, we are not restricted in what we recommend, and can therefore draw from a comprehensive range of financial products and services to ensure that the solution really meets your particular needs.

our specialist range of advice includes:

Investments - Understand your attitude to risk and objectives and design and monitor the most tax efficient package of investment solutions.

Tax planning - Use different techniques to minimise ongoing tax liabilities, such as making best use of tax allowances and reliefs, suitable trusts, pensions ISAs, Venture Capital Trusts and Enterprise Investment Schemes and mitigate against major event-driven liabilities such as the sale of key assets, business sales or inheritance.

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Protection - Ensure cover is sufficient, competitive and arranged properly so that death benefits arrive in the right hands. Too many life policies are not held in trust - we can advise on the most appropriate trust to meet your needs and minimise tax.

Education - Ensure adequate protection cover is in place and advise on suitable investments for parents and grandparents for their children's and grandchildren's education.

Retirement Planning - Clarify the distinctions between drawdown, phased retirement and annuity purchase and assess the options and best approach for each client situation and needs.

Pension Strategies - Negotiate the right path through the complex maze of previous tax regimes and planning to take the maximum advantage of pensions simplification.

Estate Planning - The nil rate band has fallen behind the increase in house prices, exposing many more estates to tax. We deploy experts who are familiar with the latest legislation and the strategies, schemes and new products that enable clients to enjoy their wealth, retain as much as possible within future generations of their families and minimise that which is passed to HM Revenue & Customs.

Service to Trustees - Advice on strategic investment planning, risk management and the selection and monitoring of suitable investment managers. haysmacintyre's large not for profit and charities practice is very familiar with the needs and constraints affecting trustees and their trusts.