



Harris
& Associates
Financial Consultants

Helping You Create Your Financial Lifestyle

Financial Independence is the goal of many of us. To be free of our mortgage, reliance on employer, fund our children's future, pay less tax or just have money behind us can mean the difference between retiring early, having less stress in our lives and even improving our health! But how do we achieve this?

At Harris & Associates our ethos is that everyone is entitled to receive high quality independent financial advice and this is why we offer our service to all, irrespective of earning level or wealth. We offer a range of different services to suit every need and every budget. When seeing your adviser whether it be about your mortgage or investment our aim is to give you peace of mind and reassurance – all our advisers are experienced in making the process a simplistic and enjoyable experience, with many clients referring us onto friends and family.

All our advisers are experienced and qualified and we employ state of the art systems to help you achieve your goals.

Financial Planning is more than just about money; it is about achieving the lifestyle you deserve.

Thank you for taking the time to read our literature and I look forward to welcoming you as a client to Harris & Associates shortly.

Regards

Dean Harris
Managing Director



Dedicated Advice Time at a Dedicated Time

Whether your need is a one off or you require regular visits to manage your objectives – the financial decisions you make will have significant life changing consequences for you, your family and if you are acting for a company possibly employees. Having access to the right financial advice is therefore imperative and it is essential that you are able to access advice in all areas of the financial arena. This is where Harris & Associates can help.

Mortgage Service

Buying, improving or simply looking for a competitive mortgage for your home is probably the biggest purchase you will ever make. With over 4,000 mortgage deals on the market at any one time choosing the right mortgage for you needs expert guidance. Your adviser will take an extensive history of your financial circumstances and will then help you decide on your objectives, whether it be paying your mortgage off early, reducing costs or buying your dream home.

They will also explain the different types of mortgage that are available and ensure that you choose the right type of mortgage for your needs. Unlike many banks and buildings societies that are not able to give advice to clients – we will make recommendations and give advice that we stand by.

To do this we use industry leading software and strategies to help source the most suitable from the whole of the market and because we work for you and not the lender, we will ensure that the mortgage suits you as opposed to the lender.

What Happens After We Have Selected The Mortgage?

Advising and selecting the mortgage is just the beginning of our service. We will then complete the relevant applications and submit them to the lender on your behalf. In addition we will stay on top of the processing of the application and keep you informed on the progress. Your solicitor and/or estate agent will be kept informed on the progress also, and we will check your offer when it is received to make sure it is correct. Our goal is to provide peace of mind during the process of arranging your mortgage.





Protecting Your Home

Your home should be a place of peace and be your safe haven from the outside world – but sadly we have encountered many cases where the home has not been protected correctly and as a result the risk of losing your home becomes reality.

Your adviser will explain the importance of protecting your home to safeguard it in harder times.

Most clients understand the importance of having life cover and/or critical illness to make sure the mortgage is paid off in the event of death – but often these plans have been set up with incorrect terms or amounts, we can check your existing plans as well as advise on new ones if required.

Many of us consider our home to be our biggest asset when in fact it isn't! The ability to be able to earn money which enables you to pay the mortgage, feed your family, pay for holidays etc. is in fact your biggest asset. The average term of a mortgage is 25 years and if you consider the average salary in the UK is £25,000 you could earn £625,000 over the lifetime of the mortgage. This will dwarf the value of many homes and your adviser will show you how to protect this most valuable asset.

There is a multitude of insurances available to insure your buildings and contents and we want to make sure that in the event of you making a claim that you are correctly insured. It is always better to have a properly insured property than cutting costs. The mantra of rather having it and not needing it, than not having and needing it has never been truer.

Step by step your adviser will help and guide you through the process of arranging a mortgage and importantly when your mortgage comes to an end will be on hand to get you another competitive offer.



You are where you are **today**
by the decisions you took **yesterday**
– and you will be where you
are **tomorrow**
by the **action** you take **today**

Every client is different and they will have a range of goals, objectives and of course concerns. Often people worry about not living long enough to enjoy their money, or living too long and running out of money.

Managing money is a full time occupation. To keep up with market forces and legislation can be a never ending task and this is where Harris & Associates is different.

We aim to build a relationship with our clients whether that is being on hand at a time that suits your needs or seeing you regularly to review your objectives and goals. Any relationship though has to be built on Trust and Mutual Respect, with the emphasis on working together as a team – our client process helps deliver this:

Initial Discovery Meeting – We undertake a comprehensive financial review of your (or your business) circumstances and financial aspirations; this will include reviewing any existing arrangements.

Goal/Objective Setting – In analysing your goals we can help you focus on aiming at the lifestyle you want for yourself and your loved ones.

Market Analysis – Using the latest computer technology we will independently research the right financial plan to put you on the right road to achieving your goals.

Your Financial Plan – We will present you, with the help of visual aids where applicable, your own individual plan, which will then be refined and discussed in detail.

Goal Implementation – Once we have agreed your plan, we will put in place a strategy to successfully deliver your goals, including where necessary, the completion of paperwork.

Planned Regular Reviews – Whether it be retirement, investment or lifestyle goals reviewing them and keeping them on track is essential. We will diarise reviews to refine your plans and keep pace with changing circumstances.



Why We Are Different

Because we are a practice we are able to provide expert professional advice in all areas of financial planning. Working as a team, your adviser will either be an expert in, or have access to, other advisers within the practice who are specialists in:

- Mortgages.
- Tax Efficient Investments and Inheritance Tax Planning.
- Long Term Care and Generic Tax Planning.
- Retirement Planning including SIPPs.
- Unlocking Preserved Pensions.
- Protection Planning.
- Increasing Your Income.
- Plus many more as highlighted on page 1.

Additionally, because we are a practice we have dedicated administration staff that assist the advisers, allowing them to concentrate on you. We use the expertise within a framework which is designed to allow us to build and maintain your financial lifestyle.

By understanding and having a close relationship with our clients, we recognise what our clients really value and need from us. Our dedicated team of Advisers and Support work closely together to ensure that we deliver precisely the value that you are looking for. Due to our efficiency and team approach we recognise that the following are where we need to really focus our energy to ensure that you receive a level of service appropriate to your needs and value.

The Value We Bring

Feeling secure in the knowledge that your Adviser is there to help you achieve your financial goals ongoing	Expert impartial advice when you most need it	A dedicated contact service that will answer all your queries
Peace of mind that you can trust your Adviser to act in your best interests	Reviewing your Financial Plan at a time and in a manner to suit you	A service built on a team approach where we put you at the centre of our business



Harris & Associates Private Clients

Due to our many years in the financial services sector we have come to understand that some clients prefer a bespoke service that enables them to benefit from a greater breadth of service and expertise.

As well as enjoying all the services previously mentioned, clients who normally want this service want to take their financial planning to a higher level, and are willing to give the time to work together with their adviser to building a comprehensive financial strategy. This service provides reassurance and peace of mind that your wealth is being managed effectively.

Where Do We Start?

By completing a thorough, honest review of your circumstances, and then by using all the tools at our disposal, we create and instigate an effective financial lifelong plan, incorporating a variety of investment, retirement, protection and tax mitigation solutions. We will advise on creating Trusts and succession planning as well as exit strategies for business owners. We have the ability (through our professional connections) to establish simple or comprehensive Wills, or get specialist accountancy advice.

- Clients who use this service have often found that the balance between their assets and available cash is out of sync, and, as a consequence, impacts on their lifestyle. We aim to bring back the balance.
- A financial planner does not aim to replace other professionals you work with such as solicitors, accountants or stockbrokers, but work with them to enhance your position.
- The comprehensive reports that we provide, enabling you to appreciate the planning process and the benefits you gain by implementing our recommendations, are concise and straight forward.





Helping Your Family

In many relationships there is often one person who handles the finances more than the other – but what happens after that person is gone? At Harris & Associates we are there at a time when it is most needed to make sure the loved ones you leave behind do not suffer undue financial hardship by not knowing what to do, or how to access funds.

Why I should Use The Private Client Service

Your professional, personal and business interests all interlink, and managing all of them can be time consuming. Our emphasis is directed on achieving your goals and putting in place a programme of continuous review and development, coupled with a determination to provide you with the peace of mind that you have a professional proactive firm of advisers working to make your life better.

Other Services We Can Offer:

- Review existing arrangements and decide if changes would be beneficial.
- Build cash flow forecasts enabling you to see when you need cash and where it will come from.
- Transfer, where possible, risk from you to insurance companies.
- Reduce your Tax Liabilities.
- Provide financial guidance to other members of your family.
- Help decide on the amount of 'Emergency Fund' you need.
- Help you understand the principles of sound investment and the planning process.
- To show you how to pre-empt the cost of a financial objective (such as university fees) and provide advice on how to build the required fund.
- Assess the true nature of investment risk and volatility.
- Advise you of any opportunities that arise as a result of changing market conditions or legislation.

More About

Harris & Associates

From small beginnings, Harris & Associates has grown to be a practice that puts the focus on customer service. Established by Dean Harris, who has over 15 years experience in the industry, and with the assistance of founding member Andy Smith who has over 25 years experience, the practice has gained a strong reputation for providing quality advice to its own clients as well as those referred from a growing network of introducers including Estate Agents, Client Referrals, and professional introducers.

Like many small businesses, the practice had a modest start with meetings held round Dean's dining room table and the study of his home being the 'head office'! We now have offices on Silver Street in Wythall and, with a team of advisers who uphold the highest standards of integrity, operate together to provide their clients the highest level of service. We can therefore appreciate many issues that face individuals and businesses.

At Harris & Associates, we understand that clients face an increasingly uncertain financial future. We can no longer rely on the state to provide for all our needs. No one can count on having a job for life anymore, and we know that we need to make our own arrangements for a reasonable standard of living when we retire – it is also becoming increasingly important to invest in our children's education.

In a world that is ever changing, we strive to be dynamic and respond decisively. Our professionalism, methodology and use of technology are core principles of delivering your aspirations, and we whole-heartedly believe that as our client, you should be at the centre of our focus.





Head Office: 37 Silver Street, Wythall, Worcs B47 6ND

Telephone: 01564 829009 **Fax:** 01564 829709

Website: www.harrisandassociates.co.uk

Registered Office: Harris and Associates Financial Consultants Ltd, Hatherton House, Hatherton Street, Walsall WS1 1YB
UK Company Registered in England No. 4377009

Your home may be repossessed if you do not keep up repayments on your mortgage.

Not all areas of estate planning are regulated by the Finance Services Authority.

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