



HFMC  
WEALTH

TRANSPARENCY • TRUST • TAILORED ADVICE



An abstract artwork on canvas by John Hoyland. The composition is dominated by a large, swirling, organic form in shades of teal and green, resembling a stylized face or a complex, fluid shape. This central form is surrounded by various textures and colors, including dark, almost black, areas and bright red, flame-like or petal-like shapes at the bottom. The overall effect is one of dynamic movement and organic complexity.

*"Any activity becomes creative when the doer  
cares about doing it right or better"*

John Updike

Front cover image:  
John Hoyland RA, 4.2.2007 Acrylic on canvas





# Welcome to Integrated Wealth Planning and Investment Management

---

[HFMC Wealth](#) believe our client families' financial futures are ideally secured through our carefully tailored, full circle of key financial services that serve their unique needs, priorities and objectives.

After listening, understanding and clarifying, we then integrate independent and comprehensive wealth planning with investment management, providing you with a family office style service where you are able to pursue your life goals knowing you are understood and that you and your family's financial affairs are in trusted hands.

Soon after founding HFMC Wealth in 1986, Jeremy Hoyland wrote in his journal:

*"I want to build the highest quality financial management business in this country, based around the principle of total client care"*

Today HFMC Wealth has been recognised, through multiple awards, as one of the UK's premier wealth planning firms, and remains true to its founding principle.

Our growth almost exclusively has risen from referrals and from the highest quality advisers joining us in order to deliver the service that their clients deserve.

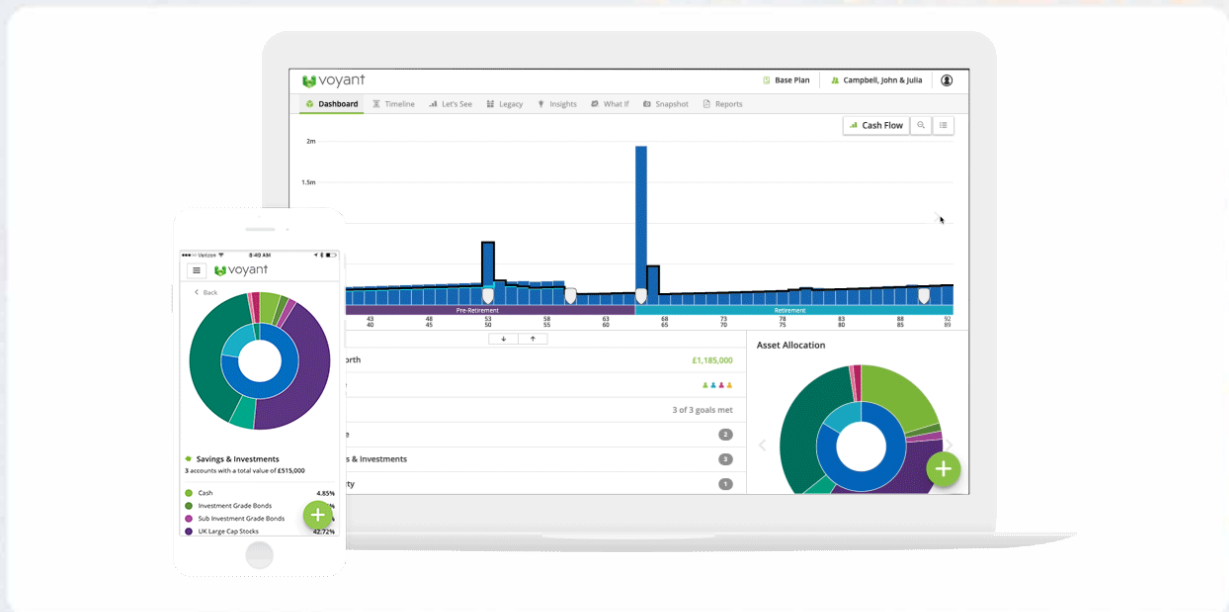
**Our services are multi-faceted  
and much more than simply  
investment management.**



# Tailored Advice

We take a personalised approach to understanding your unique circumstances, challenges and aspirations, allowing us to build bespoke financial solutions for you and your family whatever your goals may be.

- By combining meaningful and insightful conversations with financial modelling, we help you to visualise your long-term financial future whilst working to ensure the present is all in good order.



- We recognise that many of our clients lead complex and ever-changing lives where financial goals need to be reset and the unexpected happens. The external world evolves with changes to taxation, regulation and financial markets all requiring careful attention.
- Many clients therefore value the provision of ongoing planning combined with oversight and management of their wealth to help ensure their fundamental life goals are achieved.

Our aim is to relieve you of the burdens of those aspects of your financial affairs which cause you stress and to provide you with the tailored guidance and services you require. Initially, this could be around a single issue or involve a wider conversation around lifestyle goals, financial security, the needs of the generations to come, philanthropy and a host of other aspirations.

**The world is not static and neither are your needs.**

# Coordinating your Financial World

Through decades of working with new client referrals, we have observed that many of their wealth managers have failed to provide an integrated combination of investment management with bespoke wealth planning for their client families. The two should go hand in hand.

In consequence too many families are failing to meet their own financial objectives, not having had the benefit of in-depth ongoing planning.

This should lead to the implementation of a comprehensive, carefully structured, tax efficient, planning and investment management solution sculpted around your family's personal objectives.

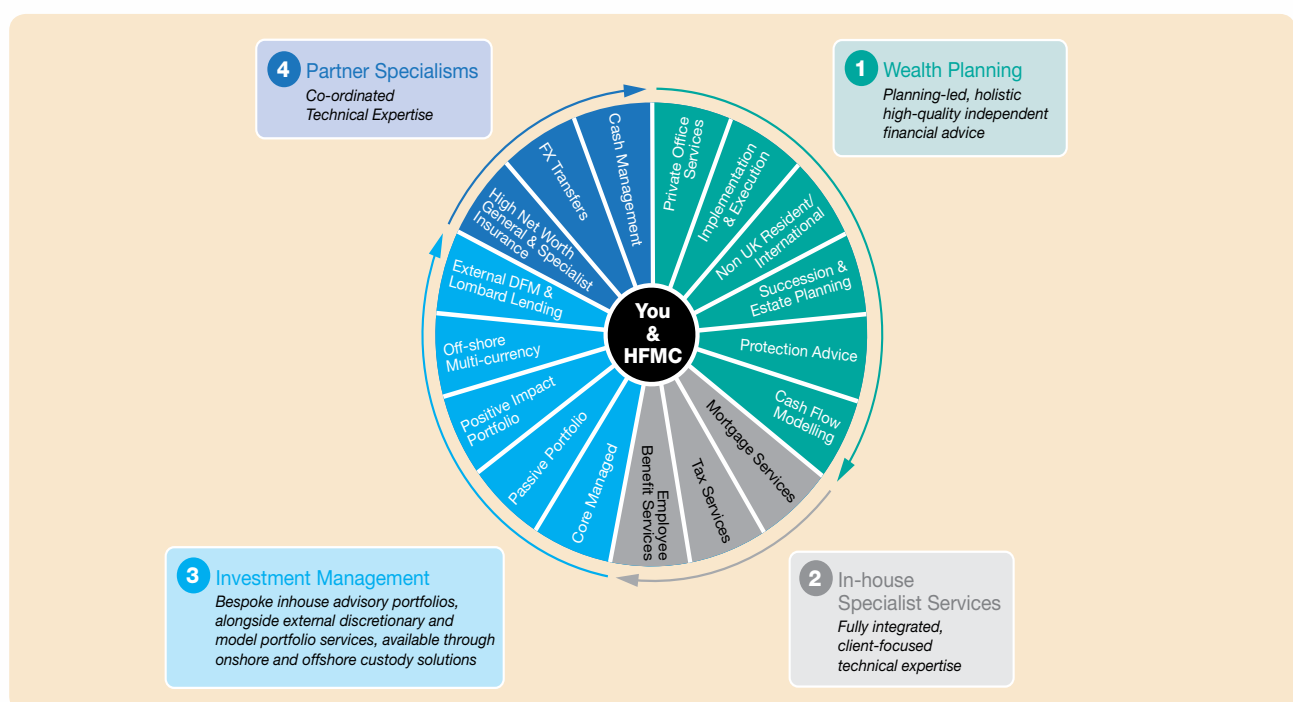
Many financial planners outsource all of their investment management to third parties whose service offerings may not be fully integrated with the financial planning propositions of the advisory firms concerned. At [HFMC Wealth](#) we regularly update our panel of external third party managers in particular as some offer distinctive solutions for certain situations. We incorporate these alongside our investment management services to ensure we deliver the right mix of solutions to our clients.

Our comprehensive circle of services, akin to delivering the key elements of a multi-family office, is provided to families at an all in price favourably comparable to firms offering little beyond investment management.

This circle besides providing comprehensive wealth planning and investment management, also includes [mortgages](#) and credit structuring, insurance solutions, tax planning and tax compliance services. Those of you that are entrepreneurs, directors and business owners can additionally benefit from our corporate services which include [Employee Benefits](#) and Corporate Protection services.

Our aim quite simply is for you to have the

*right assets in the right place to help ensure the right people  
benefit from these assets at the right time.*





*"In choosing my financial adviser I look for a professional, proactive and considered approach to my financial planning. My team tick all of these boxes and after five years of working together I have no hesitation in recommending them.*

*There is an enormous amount of trust needed when asking someone to advise on where and when to invest or not invest. In this respect I value the integrity and straightforward advice I receive from HFMC"*

Senior executive at global technology services company



# Tailored Investment Management

---

Investment management is a crucial element of the overall wealth planning process and forms the financial bedrock on which your family's goals can be achieved. It is therefore vital to seek to align your investment outcomes with your financial goals. To help ensure this happens, our investment philosophy is therefore centred on the following key investment principles:

## ● Think longer term

Our aim is to build and preserve your wealth over the longer term to tailor and adjust portfolios according to the prevailing investment climate, crucially always in the context of your planning goals. Our portfolios are constructed based on long-term historic returns and valuations, not by short term events or headlines. They are long-term and strategic by design.

## ● Keep it simple

Life can be complicated enough, but there is frequently little reason for investing to be. Within both our advisory investment portfolios and the discretionary portfolios managed by our sister company, HFMC Asset Management we look to make timely decisions in line with each investment objective using regulated, liquid funds from a broad range of asset classes.

## ● Manage risks

There are many kinds of risks, but what they all have in common is that it rarely pays to be on the wrong side of them. We seek to produce strong returns whilst managing investment risk and controlling losses through rigorous, diversified portfolio construction as well as managing operational risk (such as illiquidity and regulatory risk) on an ongoing basis.

## ● Range of investment solutions

We currently manage in excess of 20 highly liquid model portfolios across different risk profiles, with different themes including income, passive, positive impact and risk rated portfolios as well as non-sterling denominated portfolios, arranging custody either in the UK or offshore as appropriate. With access to external discretionary managers too, everything is in the art of the possible.

For some clients less liquid specialist investments may also be appropriate. We can additionally research, advise and arrange venture capital trusts, enterprise investment schemes and structured products amongst others, to help optimise potential longer-term post-tax returns depending upon your, or your family's attitude to risk and financial objectives.

## ● Matching portfolios to you

Our asset management services, provided by HFMC Asset Management Ltd, can be on a discretionary and/or advisory basis. Typically our clients prefer the simplicity and efficiency of discretionary management for their liquid assets. We will often blend a mix of portfolios to help deliver your wealth plans and will utilise specialist investments where appropriate.

Our document [\*"HFMC Wealth - Asset Management Solutions"\*](#) provides further helpful information.



The background is a deep blue with a fine, grainy texture. It is covered with numerous small, colorful paint splatters and blotches in shades of red, yellow, green, and black. In the bottom right corner, there is a large, prominent circular splash of paint, primarily orange and red, with a complex, swirling pattern of white, purple, and yellow in the center.

*"I have used HFMC Wealth services for over 20 years and have had no hesitation in recommending HFMC to other members of my family and friends, which I regard as the ultimate test of a client relationship."*

Private equity and hedge fund owner and investor



# Trust

---

## Clients' endorsement

We are proud and humbled to say that consistently over 90% of our new clients come from multiple client referrals.

## Third party endorsement

We are the exclusive wealth management partner of the Porsche Club of Great Britain having secured this long-term partnership for their members against blue-chip competition.

## Accreditation - We are a Corporate Chartered Financial Planning Firm

The "gold standard" of financial planning and a symbol of excellence, the chartered financial planner accreditation demonstrates that as a firm collectively, we are at the forefront of our profession and confirms our commitment to adhering to the highest professional standards. Granted by the Chartered Insurance Institute (CII) to firms who meet strict qualifying criteria, with only 10% of our peers achieving this prestigious accreditation.

## Awards and Recognition

Current awards include the FT Adviser Top 100, Citywire Top 100, Citywire New Model Adviser Best Financial Advisor (South East Region) and the Best Financial Adviser to Work For. There are over 5000 UK advice firms. These awards recognise quality of advice and service, longevity and scale. Our sister company, HFMC Asset Management, has also been nominated for Best Discretionary Wealth Manager.

## Independent

We do not represent any product provider, have no products of our own, and are fee based which means our research teams have no product bias placed upon them. Hence our private client directors and advisers have the freedom to develop bespoke strategies on a best in market basis for our client families.

## Community-minded

We raise and donate tens of thousands of pounds each year for specially selected charities and every staff member has a full day's paid leave per year to contribute to charitable causes

We are the proud founding and lead sponsors of Veloce, described as "the greatest charity track day on earth", where at Goodwood motor racing circuit, we host cars worth over £100 million with guests driven by some of the world's champion drivers.

We support our professional body's Educating Champions programme, volunteering our time and expertise to deliver financial education to school children to better prepare them for life after school.

## Expertise and continuity

Our reputation, scale and range of services ensure that we continue to attract, nurture and most importantly, retain the industry's best professional men and women. We are a close and cooperative family and staff-owned boutique wealth planning firm. We have three times the industry average ratio of chartered financial planners. 40% of our people have been with us for over 10 years. This gives you the benefit of continuity with the expertise of your dedicated private client relationship team.





*"Innovation is simply seeing and connecting new dots in new ways. It is the opposite of the always"*  
Sam Horn



## Helping you

---

You can benefit from our help if you have been saying or asking:

*"The complexity of our affairs needs simplifying."*

*"We want to preserve and grow our wealth."*

*"When will we have enough money to do what we want?"*

*"We wish to create additional liquidity."*

*"Will our family be looked after if we die or become disabled?"*

*"How can we best help the next generation?"*

*"What are our financial vulnerabilities?"*

*"Our tax affairs need better organising and optimising."*

*"We are struggling with coordinating everything financial."*

*"We keep postponing major financial planning decisions."*

*"We need help with a mortgage."*

*"How can we reduce the inheritance tax on our estate?"*

*"How should we structure our affairs before we sell our company?"*

Our tailored advice can help solve these issues.

## Who we work with

---

A sample of our clients include the families of:

- Business owners and entrepreneurs
- High net worth retirees
- Private equity and hedge fund managers, high earners
- Barristers, senior corporate executives, investment bankers
- Partners in major consulting, law and accountancy firms
- Non-UK domiciliaries, non-UK residents
- Trusts, companies, charities and foundations.

Above all people that we like and who like us, who value the importance of planning and who have goals of their own which we can help them to achieve.

---



# Your team

---

## Relationships

Your private client director will be your trusted partner. Bringing clarity to the most complex circumstances and communicating solutions simply and effectively. They can be your first port of call in times of crisis or before taking life changing decisions, such as retiring, buying or selling a business, changing jobs or relocating.

Each private client director leads a highly qualified and experienced team, typically including a technical expert and administrator. In turn, these teams are supported by specialists in our central services teams, in financial products, tax planning, mortgages and loans, asset management and special products.

## Purpose

Each team's purpose is to listen and understand and then help you to identify and solve your financial challenges and thereafter to help ensure you and your family achieve your financial goals.

## Continuity

We encourage meaningful and enduring relationships to develop with our clients which we achieve through having long-term continuity of our staff and our team approach.

Our clients and their team really get to know each other. This enables us to better deliver consistently relevant services focused on helping deliver our clients fundamental objectives.

For many clients their team is like having their very own finance director, empowering our clients to co-ordinate, clarify and simplify their financial world, with their team always able to draw upon other aspects of HFMC Wealth's circle of services as these become relevant at any particular point in time.

*"I have worked with my HFMC adviser for over 20 years. It is not always easy to find reliable, impartial advice. There have been numerous challenges to face over that period and my adviser has helped me through each one. I realise how lucky I have been all these years to have somebody who has such high integrity and is someone whose opinions I trust and whose knowledge I value."*

Owner, media consultancy and inducted to BIMA digital hall of fame



# Key things our clients value

---

## TRUST

Trust is the glue of life. It is the most essential ingredient in effective communication. It is the founding principle that holds together all relationships (Stephen Covey).

## TRANSPARENCY

From the way we charge, to our planning process and to how we invest our clients' wealth, you can rely on us to always provide total clarity.

Further details can be found in our important information document.

## TAILORED ADVICE

Each client's circumstances require their own solutions. We continually look for innovative ways to enhance our integrated wealth planning and asset management services. Creativity is key.

*"Creativity is people who care enough to keep thinking about something until they find the way to do it"*

Tim Cook





Award-winning author William Boyd wrote:

*"Hoyland's work of the 1960s and early '70s is,  
initially a pure visual delight.*

*Looking at a Hoyland is like looking at a big  
Mark Rothko colour-field. Except with an acid edge.  
Hoyland is like a cooler hipper English Rothko..."*

(John Hoyland RA was the father of Jeremy Hoyland, HFMC Founder)

HFMC Wealth delivers creative, world-class wealth management  
to our ever growing array of clients.

Striving to provide an unrivalled, ongoing client experience,  
our aim is for each of our clients to achieve  
their financial goals and so become our advocates.



# An Invitation

---

If now is the right time for you  
to consider taking professional advice,  
we would welcome the opportunity to discuss  
your circumstances, at no expense to you.

e: [mail@hfmwealth.com](mailto:mail@hfmwealth.com) • w: [hfmwealth.com](http://hfmwealth.com)  
• [hfmcmortgages.com](http://hfmcmortgages.com) • [hfmceb.com](http://hfmceb.com)

## London City Office

29 St John's Lane, Clerkenwell,  
London, EC1M 4NA. UK  
t: +44 20 7400 4700

## Surrey Office

HFMC House, New Road, Weybridge,  
Surrey, KT13 9BW. UK  
t: +44 1932 870000



This publication has been prepared and issued by HFMC Wealth Holdings Ltd  
on behalf of the HFMC Wealth Group of companies.





TRANSPARENCY • TRUST • TAILORED ADVICE

Version: TTT - June 2023

