



Hedley
& Company
STOCKBROKERS LTD

Independent Stockbrokers and Wealth Managers established in 1992

hedleyandco.co.uk



Invest With People You Can Talk To.

Since our inception, Hedley & Co has been totally focused on finding tailor-made investment solutions for our clients.

Founded in 1992, Hedley & Co are a leading Independent Stockbroker and Wealth Manager in the North West of England, providing a comprehensive personal service to Private Clients, Corporate Clients, Charities, Trusts and Estates.

In a complex and ever-changing world our approach is to tailor the service to your individual requirements, meeting any specific investment criteria you may have, ensuring you complete peace of mind.

How we can help

Our team of Investment Managers have used their combined experience of over 100 years to earn a solid track record for providing bespoke investment solutions for our clients.

We believe in tailoring our service to suit your needs, and this begins with fully understanding your commitments and objectives for both the short and long term.



Investment Management



Stocks & Shares ISA



Stockbroking Service



Pension Investments



IHT Portfolio Service

Why Choose Hedley & Co.?



A Strong Track Record

We aim to create diverse portfolios that take advantage of rising stock markets while ensuring that, where possible, we limit losses when markets fall. We also aim to outperform the relevant investment benchmark.



Actively Managed Portfolios

Your Investment Manager will ensure your portfolio continues to reflect your attitude to risk and objectives as well as continually implementing our Strategist's latest investment research.



Years of Private Client Experience

Our Investment Management services give you access to the expertise of our investment team, including, research, portfolio construction and ongoing portfolio management.



Investment Management

Investment Management ensures that your money is being used efficiently to generate a return.

It is of primary importance that your financial objectives are met, whether you are seeking capital growth, income or a combined approach aiming to provide a balanced return.

Hedley & Co believe in a flexible approach to investment solutions. We will speak to you in order to understand your individual requirements.

Advisory Managed

Our Advisory Investment Services have been designed for those of our clients who like to be actively involved in decision making.

We provide investment ideas, advice and guidance but the client retains ultimate investment control. We aim to build strong partnerships with our advisory clients, based on active engagement and regular communication.

Discretionary

Our Discretionary Investment Service allows clients to delegate the management of their portfolios to an investment professional.

The Investment Manager and client agree on a long-term investment strategy, which will reflect the client's individual investment goals and attitude to risk.

We will then provide a regular review and valuation of the client's portfolio at agreed dates to keep them informed of the progress of their investments.

Stock market investment carries risk. If you choose to invest the value of your investment can fall as well as rise, so you may get back less than you invest.

Stocks & Shares ISA

Individual Savings Accounts (ISAs) are a tax efficient way of saving and investing. Gains made on investments held within the ISA are exempt from Capital Gains Tax, with no additional tax payable on any dividends or interest received from those investments.

What you can invest in:

Hedley & Co provide a Stocks and Shares ISA, where clients have the choice of investing in a variety of assets (subject to ISA rules). These assets include:



ISAs can be managed independently by the client themselves on an execution only basis, or in a discretionary capacity by one of our Investment Managers.

Does this sound right for you?

As with all services offered by Hedley & Co, if you are unsure whether or not investing is right for you, the best thing you can do is speak to us. We are always happy to help answer your queries, and we will always endeavour to find what is best for you personally.

If you currently have an ISA but are considering transferring it to Hedley & Co this can be done at no cost, although other providers may charge to transfer out.

It is important to remember

The value of your investments can fall as well as rise and you may get back less than you initially invested. Tax rules can change in the future. The value of tax benefits to you will vary depending on your individual circumstances. Investment ISA applicants must be aged 18 or over and reside in the UK for tax purposes. You can invest up to the annual allowance per tax year and can only subscribe to one Stocks & Shares ISA each tax year. The ISA rules are subject to change.

Stockbroking






Hedley & Co offer a swift and efficient dealing service. This service is appropriate for experienced investors who are comfortable managing their own portfolio.

Execution Only Dealing

Execution only dealing is ideal if you are looking to take advantage of our dealers' knowledge of markets, liquidity, and a variety of trading platforms whilst maintaining full independence and responsibility for your trades.

For execution only trades we cannot offer advice, however it still requires a high level of service from our team. We pride ourselves on consistent communication with all our clients to ensure you are getting a service which meets and surpasses your expectations of an execution only dealer.

The Service you can expect

-  A broker on the end of the phone
-  A thoughtful and considered approach to dealing, taking into account your trading objectives
-  Working orders throughout the day
-  Use of multiple platforms and trading screens to achieve optimum prices
-  No management or advisory charges, whilst still taking advantage of our team's experience.





Pension Investments

When planning for retirement, you may be relying on investments held in your pension, therefore it is important that your money is used efficiently to produce adequate returns. Our Investment Managers can help you do this within certain pension schemes by managing your investments or by advising on your investment decisions. Our Investment Managers will review your portfolio over time, ensuring it continues to reflect your personal objectives.

What is a SIPP?

A SIPP is a Self-Invested Personal Pension. This enables an investor to manage the investments within their pension portfolio, with a greater degree of control than other pension alternatives.

We offer execution only dealing or Investment Management services that allow you to have more control over your pension plan. You can select your own pension provider, to then use our dealing facility to invest your pension funds. We work with a number of reputable SIPP providers, with whom we would be able to put any prospective client in touch.

What is a SSAS?

Hedley & Co also offer the facility to invest through a company pension scheme called a SSAS (a Small Self-Administered Scheme). A SSAS is a workplace pension scheme where the members are typically company directors. See page 14.

Please note, Hedley & Co are not a SIPP provider and cannot give advice about the merits of a pension transfer. If you are in doubt about your pension requirements you should consult a financial advisor who specialises in pension advice. Pension and tax rules can change and their benefits depend on your own personal circumstances.

Inheritance Tax Portfolio Service

The Hedley & Co Inheritance Tax Portfolio Service is designed to provide a means of reducing a potential Inheritance Tax (IHT) liability whilst enabling a client to retain full control and the ability to realise the portfolio at any time if circumstances change.

How Does This Work?

A liability to inheritance tax can be reduced through investment in a diversified portfolio of companies which qualify for Business Property Relief. Provided these assets have been held for at least 2 years before the date of death they may become exempt from inheritance tax.

Most AIM listed shares qualify for Business Property Relief. Investing in a portfolio of AIM listed shares (securities) may mitigate Inheritance Tax, whilst still allowing access to capital if needed.



Management

The portfolio is managed on a discretionary basis and the investment decisions will be the responsibility of Hedley & Company.

We believe that a commitment to a portfolio such as this is an important investment decision and should not be entered into without fully understanding the risks involved. For this reason we do not accept contributions without discussing your requirements with you first.



Please note, listed shares on the AIM market often incur a high level of investment risk and therefore the IHT portfolio will require a greater risk appetite.



Areas of Expertise



Individuals



Charities



Trusts and Estates



Pension Schemes
& Corporates

Individuals

The bespoke nature of our firm is our greatest advantage. When it comes to who we can assist, we do not have a limit and instead encourage an open conversation to see where we can help. Where our services are not appropriate, we will always give our honest advice.

Our bespoke advantage allows us to work with a broad spectrum of clients as well as a variety of account structures, ranging from SIPPS, SSASs, ISAs, joint accounts and company accounts. If you require access to capital markets, our expertise, and experience can be of assistance.

Relevant Services



Investment
Management
Page 5



Stockbroking
Page 7



Stocks &
Shares ISA
Page 6



Pension
Investments
Page 8



IHT Portfolio
Service
Page 9



Charities

As with every client we have at Hedley & Co, our service is built around your charity's priorities.

Our approach means you do not have to compromise on what you require from your portfolio.

Your Investment Manager takes the time to understand your charity, the long-term strategy you need your portfolio to support and how you expect us to work with your trustees and management team. We create an individual strategy to match your charity's income and growth targets, attitude to risk and investment policy.

Hedley & Co's Investment Managers are able to look across many markets to find the best options for your charity's objectives. Not all firms give their managers such flexibility; we do and it is an important part of our bespoke advantage. It means your Investment Manager has more opportunity to apply their expertise.

Many of the charities we work with have a long standing heritage, so naturally we feel a responsibility to make sure you can continue to support those who depend on you.

Relevant Services



**Investment
Management**

Page 5



Stockbroking

Page 7

Trusts & Estates

Hedley & Co also offer a facility to deal with deceased estates, with the capability to release share certificates on behalf of estate beneficiaries. Hedley & Co also offer a probate valuation and nominee service to assist in the winding up of estates.

Hedley & Co have built long standing relationships with clients, their families and their trusts. We are highly experienced in managing and nurturing the investment portfolios of trusts.

We believe it is vital for every investment portfolio to prioritise the objectives of its beneficiary, and there is no exception when it comes to trusts. Our Investment Managers will ensure the owners wishes and the trust deed are obeyed at all times, whilst consistently ensuring the benefactors are protected.

Our Inheritance Tax Portfolio Service also enables clients to mitigate or reduce potential inheritance tax liabilities that may arise later in life.

Relevant Services



**Investment
Management**
Page 5



Stockbroking
Page 7



**IHT Portfolio
Service**
Page 9

Pension Schemes & Corporates

Corporates

Firms often have different motivations for investing in the capital markets, whether it is to find a way to maximise their potential returns from cash on their balance sheet, or for other more complex objectives. Whatever it is we are always willing to discuss the possibilities.

Alternatively, Hedley & Co offer the facility for smaller companies to set up Pension Schemes for specific employees or company directors.

Small Self Administered Pension Schemes

A Small Self-Administered Scheme (SSAS) is a workplace pension scheme where the members are often the company directors and key senior employees. Typically, the company tends to be that of a limited smaller private company, while the SSAS composition tends to be trust based.

The scheme members and employer generally have more control over the scheme's investments than with other similar pension schemes. In most cases the participants act as the Trustees to the scheme which places the investment responsibility on the scheme members. Contributions can therefore be made by the members or the employer, with varying tax reliefs available subject to the member's personal circumstances.

Relevant Services



**Investment
Management**
Page 5



Stockbroking
Page 7



**Pension
Investments**
Page 8

Hedley & Co offer both managed and share dealing services for Corporate Clients and Pension Funds. If you feel either would be appropriate then please contact us to discuss your options.



Get In Touch

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**Hedley and Co is regulated and authorised by the
Financial Conduct Authority under reference number 471207**



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