




DALY, HOGGETT & CO.
FINANCIAL PLANNING



Daly, Hoggett & Co. is a firm of Chartered Accountants and Independent Financial Advisers established in 1966, with offices in central London and Rickmansworth, Hertfordshire.

The firm is authorised and regulated by the Financial Conduct Authority to carry on investment business.

Typically our clients have a professional or business-owner background and are leading successful and busy lives. Instructing a qualified independent financial planner will allow you, the client, to concentrate further on career, leisure or retirement activities.

“We provide an independent financial planning service for individuals, couples and families who require expert investment, retirement and tax planning advice.

Our aims are to deliver a service that gives you confidence that your personal and financial aims are clearly understood and that your financial assets are effectively managed by professional and expertly qualified financial planners.”



Daniel Gould BA (Hons) APFS CFP^{CM}

Chartered Financial Planner
Partner – Financial Planning

Daniel is the Partner responsible for Financial Planning and will deal directly with your affairs.

Daniel is one of a select group of advisers in the UK to be both a Chartered Financial Planner and a CERTIFIED FINANCIAL PLANNER^{CM}. Daniel also has an Honours degree in Financial Services.

As a Chartered Financial Planner, awarded by the Chartered Insurance Institute, Daniel has specialist qualifications in Pension Planning, Tax and Trusts, Personal Investment Planning, Investment Portfolio Management and The Tax and Legal Aspects of Business. He is also an Associate of the Personal Finance Society.

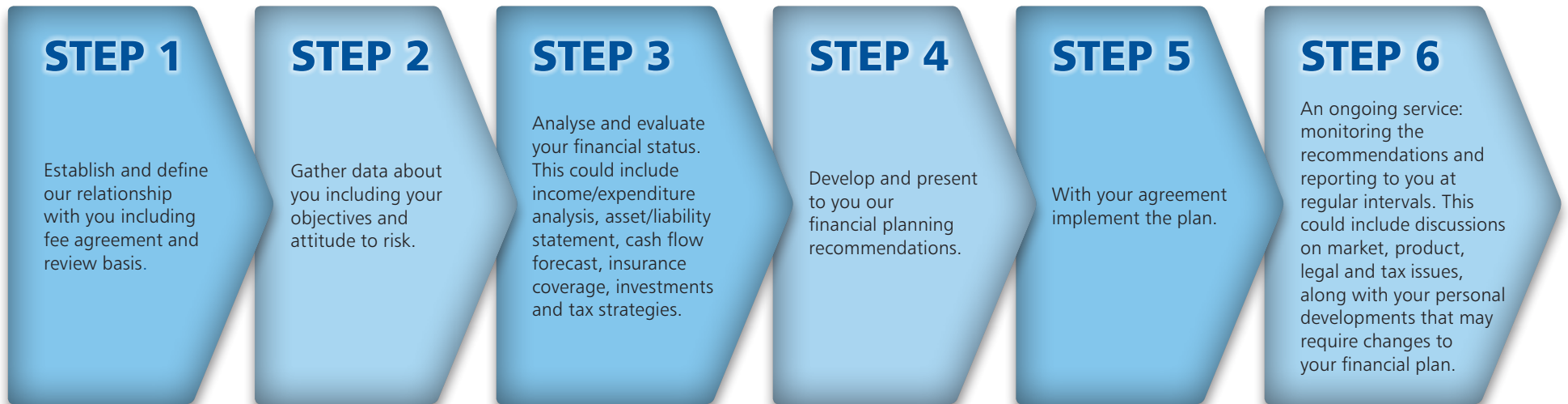
The CERTIFIED FINANCIAL PLANNER^{CM} accreditation from the Institute of Financial Planning is the premier UK and international qualification for advisers that can demonstrate the ability to provide a comprehensive financial planning service for clients.

You can be confident that you are dealing with an adviser of the highest professional standing.

Our process

At Daly, Hoggett & Co. we have the strategic and financial expertise to provide long-term, comprehensive financial planning to guide you through the ever-changing financial and tax maze.

We adopt a six step financial planning process in dealing with your affairs.



"Daniel brings his warm personality and considered, helpful advice to a field which often lacks this basic element of good client service. Since Daniel started to manage my affairs, I have felt in control and organised and able to get on with running my business. I feel he listens to my concerns, he communicates well with me and others, and I am always happy to hear from him."
L Gradden, Director, Nom-IQ Ltd

What will you receive from us?

As an Independent Financial Adviser we have the freedom to search and recommend the best financial products and investment managers in the market place. As Chartered Accountants we can also link your plan to your wider tax and business interests. If your circumstances do not require comprehensive financial planning we can be appointed for special projects or one-off transactional advice.



"When initially looking for financial advice for our company I did look around for quite a while before finding Daniel at Daly Hogget & Co. We were not sure what we should be looking for in a Financial Adviser but once I had been talking to Daniel for 5 minutes I knew he was the right fit for us. Daniel's comprehensive knowledge and his ability to explain to me and the other Directors what we should do and in a way that we could all understand was a breath of fresh air. He made sure that we all completely understood the various options available to us as individuals and as a company and how and where best to invest. I could not recommend Daniel and Daly Hogget & Co. highly enough. Daniel's advice and his willingness to go that extra mile to help us has made the financial side of running our business a lot less stressful. We all feel we could not have found anyone else better to trust with all our financial needs."

J Griffin, Director, Fugitive Studios Ltd

Planning advice

You will receive financial planning advice and solutions according to your needs and objectives. However, the descriptions below show some real life examples of how we have helped our clients.

- Advice for clients who inherited £600,000 and devising a financial plan to affect cash, property and equity investments.
- Potential inheritance tax saving of £160,000 with an investment of £400,000 into a Discounted Gift Trust and with the settlors maintaining a regular withdrawal from part of the capital invested.
- Discussing with a client their pension options at retirement with a fund of £320,000. Advising a dedicated Self Invested Personal Pension to utilise pension drawdown and recommending an investment manager.
- Potential inheritance tax saving of £87,200 investing £218,000 into Alternative Investment Market shares qualifying for Business Property Relief.
- Advice to a director/business owner of a limited company to affect business loan protection and key person insurance policies to ensure continuity of the business and cash benefits for his family in the event of his early demise.
- Pension, investment and tax planning for a business owner with significant company cash reserves. Advice to affect a company pension contribution of £154,800 utilising pension carry forward planning and also pension input period adjustment planning, resulting in a corporation tax saving of £35,600 and with no personal tax consequences for the director.
- Achieving an increase of 25% in the annual income for a pensioner buying an annuity compared to the annuity offered by a leading high street bank.
- Advice to a company director to purchase his business premises valued at £200,000 via a Self Invested Personal Pension. This was purchase funded using a combination of existing pension savings, an employer pension contribution and a pension scheme mortgage. The rents previously paid now flow into the director's pension scheme.
- Advice and assistance to establish a trust and invest capital of £100,000 for a person with learning difficulties and with professional trustees appointed to safeguard and control the funds.

"As someone who was a neophyte to the world of investment and pensions, I was very impressed with Daniel's comprehensive knowledge and his ability to explain it to me in layman's terms. He made sure that I completely understood the various options available to me and the potential risks and costs involved so that I could make the right decision about how and where to invest. For anyone contemplating investing or starting a pension, I would highly recommend Daniel as the go-to person."
Mr T Siracusa

Some other comments from clients

"The Team at Daly, Hoggett & Co. provides us with expert and proactive advice across financial and tax planning, business advisory and accountancy services. They listen to us and deliver a high quality service for our financial planning and business needs."

A & L Henderson, Directors, Tuplin Ltd

"I have always had an excellent relationship with Daly, Hoggett & Co. and since Daniel Gould has been part of the team I have had confidence in Daniel to handle all my financial affairs in a trustworthy, imaginative, sensitive and value for money manner. I am by no means an expert in financial planning and with a busy schedule it is great just to hand over these issues to an expert."

S Grimwood, Director, OSO UK Ltd

"Daniel carefully ascertained our risk profile and recommended an investment strategy which he has since monitored, with regular updates and review meetings if we wish. Our portfolio is currently well ahead of target. He has also provided valuable advice and support on pension planning, making use of our allowable government contributions and ensuring the early take-up of a neglected occupational pension which has provided a welcome addition to our income. Daly Hoggett has also proved to be a useful resource when we have required information about taxation issues. We are happy to recommend them to anyone seeking reliable advice."

Mr & Mrs Boodle

"The initial review was both comprehensive and really insightful. The advice throughout has been impartial and very welcomed."

Mr & Mrs Valente

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