



Heritage Investments Update

Reflecting on the recent markets, we are very grateful for your support and trust in us. The financial markets have certainly presented their challenges, but we have navigated through the turbulence together with patience and commitment. Today, we are pleased to share that the markets show positive recovery and growth signs.

Over a typical seven-year market cycle, it is common to experience one year where the market trends downward and six years of upward growth. However, it is important to recognise that this one year of decline can sometimes extend over longer periods. At Heritage Investments, we understand that these fluctuations can be concerning, but we are here to help you through this. By maintaining a long-term perspective and resilient financial strategies, we aim to ensure that your investments can weather these periods of downturn and continue to grow over the long term.

We are continually seeking better investment opportunities to enhance your financial portfolio. Heritage Investments carefully evaluates your portfolio to ensure



it aligns with your goals and risk tolerance. By balancing the potential for high returns with a focus on security and stability, we are able to protect and grow your investments responsibly.

With our new Labour government, we recognise that significant legislative changes could be on the horizon. We will guide you through any relevant changes to ensure that your investments remain tax-efficient and continue to meet your financial objectives.

As we continue to expand through both acquisition and organic growth, our primary

focus remains on you, our valued client. The opportunities that come with Heritage Investments' growth enable us to offer you enhanced services, expertise, and resources.

Thank you for your continued business and confidence in our services.

Andrew Cook FPFS
John Cooper APFS

**Joint Managing Directors,
Heritage Investments**

Did You Know?

There is no minimum age to start a pension. Pensions are a tax efficient form of savings and can be started for a newborn baby!



Famous Quotes – Warren Buffet

'Nobody buys a farm based on whether they think it's going to rain next year. They buy it because they think it's a good investment over ten or twenty years'.

Acquisitions

In our last newsletter we alluded to new acquisitions on the horizon. As the success story of Heritage Investments continues, we see another phase of growth for the company which we wanted to share with our clients as we embark on this journey together.

After successfully welcoming clients of LA Financial in 2021 and Steve Farrell in 2022,

we are delighted to announce two further acquisitions of Brian Chapman in 2023 and Bud Henley in 2024.

Brian has taken the decision to retire having completed a successful career in the financial services industry spanning many years. A very warm welcome to Brian's clients as they migrate across to us.

Bud, formerly an independent financial adviser with Lawrence Clarke Limited, joined the Financial Services industry in 1977 as a clerical administrator at Abbey Life, Bournemouth. As Bud looks forward to a well-earned retirement after an

accomplished career, we are looking forward to the integration of his clients into our company too and warmly welcome them into the Heritage Investments family.

Our recent acquisitions have led us to welcome more talented staff members to our team. This expansion will enhance our ability to support both our existing and new clients. We remain committed to advancing the skills of our team and the overall capabilities of our business, ensuring sustainable growth for the future.



Quiz Night at the Bricklayers

As part of Heritage Investments ongoing commitment to staff wellbeing, a team bonding exercise and social event was held in the conservatory at the Bricklayers, Ashley Cross in March. A few members of the Heritage Investments team are seen here with Joint Managing Director Andrew Cook acting as quizmaster. An enjoyable, fun and informative night out was had by all.

A huge thank you to our Social Committee for working so hard behind the scenes and making these events memorable

Company Meeting

We held our inaugural company meeting at Remedy Oak on the 24th April, marking the start of an exciting journey towards this year's goals. The meeting provided invaluable opportunity for training, team bonding, and brainstorming and has become part of the cornerstone of the culture at Heritage Investments. Our team articulated, collaborated and sound boarded ideas face to face. The strategy for the year ahead was outlined by management, setting clear objectives and charting the course for its success. This year promises to be one of growth as we commit to harnessing our collective expertise and drive to achieve strategic targets.



Client Journey



We are proud to share that we have achieved Chartered status again this year. This prestigious accolade means we have met the rigorous criteria and standards set by the Chartered Institute for professionalism and ethics. You can trust that this reflects in all our transactions. Our advisers uphold high standards in their professional qualifications and development, ensuring we consistently provide you with the very best advice.

As we confidently navigate 2024, our focus remains on our Centralised Investment Proposition (CIP), a panel of providers that we recommend to our clients based on the very

best portfolios and platforms available to us which is regularly and independently reviewed. As an independent, we are autonomous and free to conduct whole of market research particularly if you have any unique circumstances.

In an ever-changing market we are committed to keeping you informed with appropriate and proportionate communication delivered through various media platforms including online, video, print and email. A personal thank you to all our clients for your continued support and embarking on this special journey with us.

Heritage Investments – Help in the Community

Heritage Investments donated £125.00 to each of the foodbanks at Christchurch and Wimborne this May.



Wimborne foodbank manager Sharon Keenan commented:

'We cannot thank you enough for your support, it will be a big help. Last year we saw a 40% increase in people needing our help and although food donations are good, they have not kept up with demand.'



Giving to charity provides us with an opportunity to redirect our thoughts to others and their needs and drives positive impact within the community.

Sarah Lyon, Deputy Manager at Christchurch foodbank advised:

'We are now seeing many more working people using the Foodbank. For some of our guests, one visit is enough to see them through, for others it is a longer journey. We are here to walk alongside them without judgement and for as long as it takes. The donation from Heritage Investments will make a difference, thank you.'

Further events with other charitable organisations are planned for later in the year.



Left: Christchurch Foodbank Team. Above: Wimborne Foodbank Team

The Robbie Bowering Brass Class

In January 2021, Paraplanner Team Lead Emily Bowering was shocked by the news that her husband (Robbie) had been diagnosed with non-Hodgkin's leukaemia.



He sadly lost his battle with cancer and left Emily, their young son Alexander, along with family, many friends, and colleagues in 2023 at the age of just 31. Robbie was a musician both professionally (with the Royal Corps of Army Music) and by inclination. Emily, her family and especially her father Paul Bolden want to honour him by providing the young people of Dorset an opportunity to experience enjoyment through the medium of music in an affordable way.

Emily is now working behind the scenes to set up 'The Robbie Bowering Brass

Class' in association with Youth Music Wessex, a Community Interest Charity (CIC). There are several activities planned to raise awareness and funds. Emily's father is doing a sponsored walk, the Nijmegen Marches (4 Daagse) in the Netherlands which takes place in July. This will be a walk of 30 kilometres per day, for four consecutive days. Canzona Brass played at the Green Man, Wimborne to name two events.

I am sure you will wish them every success. Heritage Investments were delighted to donate £250 towards their £10,000 target.

Promotions



Lisa Bowles

Administrator Team Lead

Lisa joined Heritage Investments as a Finance Administrator in February 2023 and has quickly adapted to her new working environment. Following outstanding work Lisa was promoted to Administrator Team Lead with effect from 22nd April 2024.



Briony Bartlett DipPFS

Financial Adviser

After completing her Chartered Insurance Institute and Financial Planning Practice examinations last year, Briony's application to become a financial adviser with Heritage Investments has been successful. Briony moved into her new adviser role on the 1st May 2024. We wish her every success.



Emily Bowering

Paraplanner Team Lead

We are delighted to announce that Emily was successful in her application to become Paraplanner Team Lead. Emily started her new role on 3rd June 2024 and comes with excellent experience within the Financial Services industry. She will no doubt embrace the role wholeheartedly.



Francesca Darwood

Senior Finance Administrator

Francesca joined our team in September 2023 as a Finance Administrator bringing with her over a decade of experience. With tenures in previous companies such as Aviva, Virgin Money and LV, Francesca has recently been promoted to Senior Finance Administrator.

Other News



HERITAGE
INVESTMENTS

Going Green with our Newsletter

Every year on July 28th, World Nature Conservation Day reminds us that a healthy society is built on a healthy environment. This serves as a crucial reminder of the importance of protecting natural resources and increasing sustainability awareness.

In celebration, we are taking steps to reduce our environmental footprint by issuing our newsletter electronically moving forward. This small but significant change will save approximately 0.04 tonnes of CO₂e, contributing to a healthier planet.

Cover image courtesy of BID Wimborne/Paul Collins

Examination Results



Felicity Hardy DipPFS

Paraplanner

Congratulations Felicity, who passed her Chartered Insurance Institute Financial Planning Practice examination (R06) in April 2024. Felicity is now fully qualified in Regulated Financial Planning.

Get in Touch

www.heritageinvestments.co.uk

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We always like to hear from our clients, so if there is a specific article or news item that you would like us to feature in the next newsletter, please let us know.

If you would like to discuss anything mentioned in the newsletter, please get in touch.

Christchurch Office

24 Bargates, Christchurch,
Dorset BH23 1QL

☎ 01202 332333

✉ info@heritageinvestments.co.uk

Wimborne Office

21 Eastbrook Row, Crown Mead,
Wimborne, Dorset BH21 1HN

☎ 01202 332334

✉ info@heritageinvestments.co.uk