



Victoria Hubbard

DipFA

Financial Planner

T. 0800 849 1279

M. 0787 3781032

E. vicki.hubbard@quilterfa.com

Victoria is committed to understanding your circumstances and your personal goals to provide you with the most suitable advice. Having worked in Financial Services since 2005 she is committed to providing first class customer service to all of her clients.

- Experience in wealth management – savings, investments, retirement planning
- Personal and business protection – life cover, critical illness cover, income protection, business cover
- Retirement planning – pension funds, personal funds, company or trustee funds
- Achieved Diploma for Financial Advisers (DipFA)
- Member of The London Institute of Banking and Finance
- Follows the principles of Treating Customers Fairly set out by the Financial Conduct Authority.
- Built a solid network of clients by providing advice and high-quality service to people all over the UK including businesses and clients in the mid stage of working life / people coming up to retirement wanting to maximise their standard of living.
- Outside of work Victoria is a keen cyclist and enjoys spending time with her two children, William and Amelia.

To get started, I offer an initial **no cost/no commitment** informal chat to see if I'm the right financial adviser for you. It's also my chance to get to know you, the concerns you may have and to start talking about the things that you want to achieve.



1. Understanding you

If you decide to appoint me, I will go ahead and start collecting the details of your financial situation, current and future tax position and to explore your objectives in more detail.

2. Planning

I will then write to you outlining my recommendations. Where I feel a new product recommendation will enhance your situation, save tax or improve your chances of reaching your goals, I will detail them in your report explaining why they're suitable.

3. Implementation

If you are happy with what I'm proposing, I will take care of any paperwork and implement your plan.

4. Refine

Things change, so I'll see you again in a years' time to make sure your plan is on track, ensure you're not missing out on money you are owed or to make changes if we need to.

My services

What exactly is financial planning?

Financial planning is about understanding where you are now, where you want to be and then creating a plan to get you there. So, whether you're saving for your future, protecting you and your loved ones from the unexpected, planning to retire or passing on your wealth tax efficiently, the decisions you make and how to go about them are some of the most important you'll ever need to make.

Specific Skills:

- Investment and pre-retirement planning
- Near and post retirement planning
- Protection needs

Savings, Pensions and Investments

Is your money working as hard as it can for you?

Do you currently put aside the money which you don't need to spend now?

I will discuss your current financial situation, investments goals and objectives. I will consider the level of risk you are prepared to take, along with your tax position, both now and in the future.

Retirement Planning

Will you have the right amount of money to achieve your desired standard of living in retirement?

I can help you understand the complex pension regulations and the pension freedom rules to ensure that you have the most tax efficient solution to provide for you and your families' needs in retirement.

Inheritance Tax and Intergenerational Planning

If you are concerned by what the taxman will get in the event of your death, there are legal and ethical ways to reduce the IHT bill and ensures more of your wealth goes to those you wish to benefit.

Financial Protection

What underpins a robust financial plan are a range of 'safety nets' designed to assist you and your family if life threw a curve ball. What would you do if you lost your income, became seriously ill or were to die leaving your dependents to care for themselves?

Tax treatment varies according to individual circumstances and is subject to change.

The value of pensions & investments and the income they produce can fall as well as rise. You may get back less than you invested.



Client Testimonial



Alison

“We had long been thinking about consolidating our many pension pots and were contacted by Quilter. We immediately felt comfortable speaking with Vicki, she is concise and factual and gets things done as quickly as she can. We don’t like wasting too much of our precious time and she sensed that straight away. Before meeting Vicki we’d had an experience with another financial advisor who had set up a new company, he took £500 each from us and did nothing more than collate our information into a folder, we felt cheated and reluctant to try again. We choose Quilter because no money was needed up front and the fees are very transparent and clear for us to see. We like the online portal and have much more of an understanding of pensions and what our own investments are doing. For Vicki to have been able to build trust with us during the pandemic, when we were unable to meet, is testament to her ability and empathy.”

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