

ALTOGETHER

FINANCIAL SOLUTIONS LTD.

Working Altogether to deliver bespoke Financial Solutions

Mortgages Life Cover Income Protection Buildings & Contents Bridging Loans

Call us now on 01274 590944. Your confidence is assured at all times. www.altogetherfinancial.co.uk



Altogether Financial Solutions

Brief History

Since our creation in 2008, Altogether Financial Solutions have steadily grown into a well-established, competitive force in all fields of the Mortgage Advisors and General Insurance market place. In addition to these services we offer Will Writing.

Reputation

Altogether Financial Solutions are celebrating 9 years in business this year and operate from offices in Baildon, we are just a short ride from the World Heritage Village of Saltaire and the renowned Bingley 5 Rise Locks. We have over the years developed an enviable client base with whom we continue to nurture successful working relationships to deliver bespoke and quality financial solutions.

Our Ethos

At Altogether Financial Solutions, we deliver high standards and maintain high levels of client confidentiality at all times. Our dedicated team of professionals will meet your expectations and more, whether it's a remortgage or multi million residential purchase.

Values

Our core values are simple: we are flexible, trusted by many, honest and above all ensure we listen to you. We want our journey together to be a partnership where both parties reach the same goal.

Success

Our success has been founded upon pro-active and sensible advice which we deliver in clear and understandable terms. The success of our company has been mainly through client referrals and word of mouth recommendations by advising people, reviewing their finances and making money work in this ever changing financial environment.

Will writing is referred to a third party. Neither Altogether Financial Solutions Ltd or First Complete Ltd are responsible for the advice received."

Call us now on 01274 590944. Your confidence is assured at all times. www.altogetherfinancial.co.uk





*Talking today means you can plan
for the tomorrows*

Our Client Portfolio ...

Our clients are based throughout the UK, although a majority live and work in Yorkshire.

Our mortgage professionals are all fully qualified and have arranged property finance for all walks of life from first time buyers, to clients that are simply remortgaging or to landlords who are buying buy-to-lets* properties *The Financial Conduct Authority does not regulate most Buy to Let Mortgages.

Altogether Financial Solutions understands the significance of protecting privacy when arranging your finance; confidentiality is guaranteed at all times.

Our team of advisers are available to speak or meet with you at very short notice – they will fit in with your daily life and would be pleased to travel to see you at a time and location of your choosing.

Our Company's objective is to deliver a first class service to all clients. We provide a wide range of mortgage and protection services from our offices in Baildon, West Yorkshire.

Our services include mortgages for new and existing homes, advice on the help to buy guarantee scheme, equity release, life cover, critical illness cover, buildings & contents insurance*, private medical insurance and the sourcing of solicitors (conveyancing*).

We also offer a recommend a friend/ scheme which has been well received with our existing customers.

*The Financial Conduct Authority does not regulate Conveyancing Activities.

*Altogether Financial Solutions Ltd acts as a credit broker not a lender.

Call us now on 01274 590944. Your confidence is a



Our Mortgages ...

If you are looking for a mortgage to buy a residential property or refinance an existing arrangement, then you may need the support of a qualified mortgage broker.

Our brokers have vast amounts of experience in arranging mortgages. The team is fully trained (CeMap) and are knowledgeable about the comprehensive range of mortgages from across the market.

We know that a mortgage is more than just a loan. Our advisers will come and see you at a suitable time and location of your choice.

Our brokers start by completing an initial fact find which helps us to understand your current financial position, whether business or personal.

We then use this information together with our knowledge and understanding of the market to create a bespoke solution, to suit your own situation.

We are here to help.



Our range of mortgages:

- Residential
- Buy to Lets
- Product transfers
- Let to Buy

(The Financial Conduct Authority does not regulate most Buy to Let Mortgages).

- Equity Release

Check that this mortgage will meet your needs if you want to move or sell your home or you want your family to inherit it. If you are in any doubt, seek independent advice

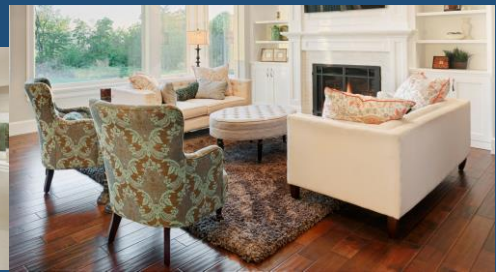
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Typically there will be a fee for mortgage advice of £495 and there will be a fee for equity release advice of £895 payable upon completion of an equity release product.

AN EQUITY RELEASE PRODUCT WILL REDUCE THE VALUE OF YOUR ESTATE, WILL NOT BE SUITABLE FOR EVERYONE AND MAY AFFECT YOUR ENTITLEMENT TO STATE BENEFITS. TO UNDERSTAND THE FEATURES AND RISKS PLEASE ASK FOR A PERSONALISED ILLUSTRATION

Call us now on 01274 590944. Your confidence is assured at all times. www.altogetherfinancial.co.uk





What else can we do for you?

We have many combined years' experience of arranging insurance for your property and personal possessions.

As we are arranging your mortgage we are also able to organise most types of insurance if something happens to you – what will happen to your family, how will they cope financially? There are different types of policies that aim to help ease this fear.

Life only or Critical illness and Life insurance, if you fall seriously ill or die.

Family Income Benefit, which would replace a specific salary/income in the event of death of a loved one.

Private Medical Insurance – Personal & Corporate (Altogether Financial Solutions Ltd acts as a credit broker not a lender)

Income protection, if you're injured and can't work for a long time.

Buildings insurance, in case your home is damaged or destroyed. (Altogether Financial Solutions Ltd acts as a credit broker not a lender)

Contents insurance, in case your possessions are lost or broken.

Above all your trust is extremely precious to our company. The providers we work with have been carefully selected for their reliability, understanding and integrity.

Call us now on 01274 590944. Your confidence is assured at all times. www.altogetherfinancial.co.uk



Helping clients plan for tomorrow,
begins by talking today.

Contact our offices to
tell us what you're looking for.

We are here to talk, even if you don't know exactly
what you are looking for we can help.

Or alternatively if you would like to know more about
Altogether Financial Solutions before you call, please
visit our website where you will find some useful
information on our services.

Our offices number is 01274 590944 or visit
www.altogetherfinancialsolutions.co.uk

**Altogether Financial Solutions Ltd is an appointed representative of First Complete Limited
which is authorised and regulated by the Financial Conduct Authority.**

Typically there will be a fee for mortgage advice of £495 and there will be a fee for equity release advice of £895

Call us now on 01274 590944. Your confidence is assured at all times. www.altogetherfinancial.co.uk



ALTOGETHER
FINANCIAL SOLUTIONS LTD.



Working **altogether** to deliver
bespoke financial solutions ...

Follow us @



www.altogetherfinancial.co.uk