

# ALTOGETHER

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FINANCIAL SOLUTIONS LTD.

Together we can

Mortgages Personal Protection Income Protection Home Insurance  
Bridging Loans Business Protection

Head office 01274 590944 or email [save@altogetherfinancial.co.uk](mailto:save@altogetherfinancial.co.uk)

## Altogether Financial Solutions...

### Brief History

Since our creation in 2008, our family business has steadily grown into a well-established, Mortgage, Protection and General Insurance provider in market place. In addition to these services we offer Will Writing, Business Protection Services and also have a separate division for Equity Release called Altogether Equity Release Solutions Limited.

### Reputation

Altogether Financial Solutions are celebrating 11 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 high quality financial solutions. We are mainly known for providing a local service, however with modern technology we can provide advice nationally.

### Our Ethos

At Altogether Financial Solutions, we believe we deliver high standards, we are persistence and above all maintain client confidentiality at all times. We can offer you a face to face appointment in the comfort of your own home and at time that suits your family needs, or if more convenient we can talk to you over the telephone or meet up for a coffee somewhere. Our dedicated team of professionals will meet your expectations and more, whether it is a remortgage, BTL or residential purchase. We constantly chase solicitors, lenders and providers to provide you with real-time updates.

### Solutions

With our wealth of experience, we are able to research the ever-increasing maze of mortgage lenders criteria and match individual client circumstances and their needs. This expert knowledge is invaluable, especially in today's current regulated environment where the mortgage application process is more complex.

### 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 their money work in this ever-challenging financial environment.

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## Our client portfolio ...

Our clients are based throughout the UK, although a majority reside in Yorkshire.

Our mortgage professionals are all fully qualified and have arranged property finance for all walks of life from first time buyers, clients that are simply remortgaging or to landlords who are buying/remortgaging 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 to private clients from our offices in Baildon, West Yorkshire.

Our services include mortgages for new and existing homes, advice on the help to buy guarantee scheme, life cover, critical illness cover, buildings & contents insurance, business protection 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. Conveyancing services are referred to a third party. Neither Altogether Financial Solutions or PRIMIS are responsible for the advice received.

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## Our mortgages ...

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

Our brokers have vast amounts of experience in arranging mortgages. All advisors hold the CeMap qualifications and are knowledgeable about the ever increasing maze of lenders criteria.

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.

They start by completing an initial fact find which helps them 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).

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

Our fees and charges vary depending on the service we provide to you. We typically charge a fee of £495 payable on completion. For purchases we typically charge a fee of £495 of which £250 is payable upfront and £245 is payable upon completion.



## What else can we do for you?

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

We also provide advice on 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 cover if you fall seriously ill or die. If you are diagnosed with a critical illness and survive it – how will you cope financially?
- Income protection, if you're injured and can't work for a long time.
- Mortgage payment protection (also called accident, sickness and unemployment insurance), this can cover you for up to two years or more if you're out of work.
- Buildings insurance, in case your home is damaged or destroyed.
- 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.

## Business Protection ... are you protected?

Whether you are a limited company, sole trader, in a partnership or a limited liability partnership (LLP), you should consider choosing the protection best suited to managing your 'people risks'.

We offer a range of solutions, from key employee protection to business loan protection and share purchase protection for shareholders and partners. Whatever your protection needs, we could have a solution. Someone like us can provide you with the professional advice you need for such an important decision.

## Why should you need to protect your business?

To help ensure the long term financial security of your business in the event of losing key people to death or critical illness, you can take out Business Protection for:

- Key Person Protection - protects your profits should you lose a key member of your company.
- Shareholder Protection and Business Partner Protection – a lump sum payment should a business partner or shareholder dies or be diagnosed with a serious illness, which allows you to stay in control of your business.
- Business Loan protection - repay loans quickly with a payment if a partner or shareholder dies.
- Ease the pressure on business owners to return to work quickly should they fall critically ill during the length of the policy.
- Added peace of mind that your business is financially secure and it provides evidence of good practice in addition it also safeguard's your employees and their jobs.

Altogether Financial Solutions has experience in this sector and we are able to set up the most suitable business policies for your organisation. In essence, we'll do the hard work so you can sleep easy knowing your enterprise will be protected even if you lose a key player.

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There are some people your business just couldn't do without. We're not saying we can replace them, but with our Business Protection advice we could help protect your business to ensure it continues to trade.

Business protection insurance is a way of helping to protect against possible financial losses in the event of the death or critical illness of a business owner or key individual during the length of the policy.

It can help ensure that your business survives and continues trading during difficult circumstances.

Talk to our team at Altogether Financial Solutions about your options today for **tomorrow's peace of mind.**

## If you want to plan for tomorrow, begin by talking to us today.

Our Head office is in Baildon, West Yorkshire we are between Saltaire and Guiseley.

We are here to talk, even if you don't know exactly what you are looking for, we are here to 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 testimonials and useful information on our services. Our Google reviews are much appreciated, this is personal feedback from our customer experience.

Telephone	01274 590944
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Email	<a href="mailto:save@altogetherfinancial.co.uk">save@altogetherfinancial.co.uk</a>
Twitter	<a href="https://twitter.com/altogetherfs">#altogetherfs</a>
Facebook	<a href="https://www.facebook.com/altogetherfinancialsolutionsltd">altogetherfinancialsolutionsltd</a>



### **YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

Altogether Financial Solutions Ltd is an appointed representative of PRIMIS Mortgage Network. PRIMIS Mortgage Network is a trading name of First Complete Ltd which is authorised and regulated by the Financial Conduct Authority.

There will be a fee for mortgage advice. Our fees and charges vary depending on the Services we provide to you. We typically charge a fee of £495 payable upon completion for a remortgage. For purchases we typically charge a fee of £495 of which £250 is payable upfront and £245 is payable upon completion.

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