



HAROLD STEPHENS

YOUR LOCAL INDEPENDENT FINANCIAL ADVISER



Case Study - Pam

Widowed local retiree

When I first engaged with Harold Stephens, my husband had sadly passed away. My husband was a numbers man so he always dealt with our finances whenever something was needed, I never had to be involved with setting up policies or worry about the paperwork. When I lost him, I found that I had no idea how much money was left, where it was or where to start with organising it.

I live alone and have no family nearby to easily ask for help and I let the paperwork pile up more over time. I had boxes of unorganised correspondence with old statements, policy documents and letters from providers. It was so difficult to tell what I had and where it was and what it was all worth.

I found it so confusing and frustrating. I began to feel anxious and apprehensive whenever I started thinking about getting organised. I wanted transparency about what I had and I also wanted to get everything in order so my family wouldn't be burdened by this later on.

I knew I needed to get organised to stop feeling anxious. My family have always been keen for me to retain my independence and gain some confidence with my money, so they suggested I look for a financial adviser to help me. I was uncomfortable at first thinking about a stranger looking into my personal finances and a little worried about what they might think of the mess of paperwork!

I asked some friends that live nearby whether they knew of a firm that could help me as I always prefer a personal recommendation and a couple of friends in Westbury Village mentioned Harold Stephens.

When I met the financial adviser, Richard Higgs, I was immediately put at ease in our first meeting as he was so friendly, and I felt comfortable knowing the Harold Stephens office is so close to home. Richard was not how I had pictured financial advisers at all – he wasn't pushy, never tried to sell anything and always made sure I understood what he was talking about perfectly before moving on to the next issue. He was also keen to involve my family to make sure everyone was happy with the situation which I found enormously reassuring.

Although I was initially nervous about seeking help, I had decided that if I could find someone that gave me confidence it would be worthwhile going ahead. I knew I wanted an adviser that was willing to listen to me and go at my pace.

I am so pleased to have found Harold Stephens. The anxiety I had about my finances has disappeared. Richard organised all my paperwork and gave me total clarity about the value of my assets. I enjoy our regular reviews in the Harold Stephens office where I am made to feel thoroughly at home by Richard, Amy and the lovely small team there. Any questions I have then or in between are always answered quickly and in a way I completely understand. It has really helped me feel confident with finance and I never feel I'm troubling him or his team.

I trust Richard unreservedly to act in my best interests which has given me peace of mind and I consider him to be like a family friend. He is in contact with my

family and calls to check if I need anything. He even arranged for Amy to help me during lockdown when I needed milk and a prescription delivered. It is so refreshing to see the kind of service I thought had disappeared long ago! Reviewing my finances would have made me feel apprehensive before I found Harold Stephens, now I look forward to a catch up over a cup of tea.

