

Important information

Handelsbanken Wealth Management and Heartwood Investment Management are trading names of Heartwood Wealth Management Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) in the conduct of investment business, and is a wholly-owned subsidiary of Svenska Handelsbanken AB (publ).

Registered Head Office:

No.1 Kingsway

London

WC2B 6AN

Registered in England number:

4132340

VAT number:

524 9824 25

Heartwood Wealth Management Limited is authorised and regulated by the Financial Conduct Authority (FCA) in the conduct of investment business with firm reference number: 197340. Tax advice which contains no investment element is not regulated by the FCA. By accessing these pages, you shall be deemed to have accepted, and agreed to be bound, by the terms of these legal notices which shall be governed by the Law of England.

Risk warnings

The pages on this site have been prepared by Heartwood for the general interest of readers.

They are not intended to be a definitive analysis of equity or other markets. Nothing herein constitutes advice to undertake a transaction in a particular share or other security, and professional advice should be taken on specific issues and before any course of action is pursued. The value of any investment and the income from it is not guaranteed and can fall as well as rise, so that you may not realise the amount originally invested. If we select or recommend a particular investment strategy or model for one client it does not imply that it is suitable for any other client. Neither past performance nor forecasts are reliable indicators of future performance. Directors or employees of Heartwood Wealth Management Ltd may have a position or holding in any of the investments mentioned in the pages on this site and may have provided advice or investment services in relation to any of the investments mentioned within the last 12 months.

Restricted advice

We offer restricted advice, as defined by the FCA, which means that that if we recommend an investment solution it will be from one of Heartwood Investment Management's investment strategies or multi-asset funds. If, based on your personal circumstances, it is appropriate for us to advise on pensions or other products outside an investment management relationship, we will recommend products chosen from a limited selection of providers that we have selected on the basis of our belief in their quality of service, investor protection, financial strength and, if relevant, their financial performance.

Our investment management

Our investment strategies are offered either as models (where you will hold each individual investment within the applicable model) or are wrapped within Multi-Asset Funds (MAFs) that are managed by Heartwood. If we believe that one or more of these funds are suitable for you, we may hold the fund(s) within a portfolio on your behalf. Heartwood-managed funds in turn may be invested in funds managed by third parties and include investments in other asset classes selected by us from the whole of the market.

For Heartwood Multi Asset Funds, the authorised corporate director is Link Fund Solutions Limited and the registrar is Link Fund Administrators Limited, both of which are authorised and regulated by the FCA. The investment manager is Heartwood. Before investing you should read the Key Investor Information Document (“KIID”) as it contains important information regarding the fund including charges, specific risk warnings and will form the basis of any investment decision. The Prospectus, Key Investor Information Document, current prices and latest report and accounts are available from Heartwood, or Link Fund Solutions Limited, PO Box 389, Darlington, DL1 9UF or by telephone on 0345 922 0044.

Compensation

We are covered by the Financial Services Compensation Scheme. Clients may be entitled to compensation from the scheme if Heartwood Wealth Management Limited cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most types of investment business are covered for 100% of the first £85,000. For further information about compensation arrangements is available from the Financial Services Compensation Scheme.

Residence

The pages on this site are prepared and issued in the United Kingdom and are intended for the information of United Kingdom residents only. In particular, the information on this site is not for distribution and does not constitute an offer to sell or the solicitation of any offer to buy any securities.

General

While Heartwood has taken all reasonable care to ensure that the information contained within the pages of this site is accurate and complies with the relevant United Kingdom legislation and regulations as at the date of issue, no liability can be accepted for any errors or omissions, or for this information becoming out of date. Heartwood Wealth Management is a UK based company and not affiliated with any other investment or wealth management company with a similar name. Heartwood accepts no responsibility for information contained in any other sites which can be accessed by hypertext link from these pages or for these sites not being available at all times. Please note that when you click on any external site hypertext link, you will leave the Heartwood site with its associated regulatory protections. Heartwood reserves the right to suspend or withdraw access to the pages of this site without notice at any time and accepts no responsibility for these pages not being available at all times.

Data Protection

We take your privacy seriously and we are committed to collecting and using your information fairly and in accordance with the requirements of the General Data Protection Regulation. Details about how we collect and use your personal information can be found in our [Privacy Notice](#).

Copyright and trademark

Copyright 2017 Heartwood Wealth Management Limited. All rights reserved. Copyright in the pages of this site, in the screens displaying the pages and in the information and material contained therein and their arrangement, is owned by Heartwood Wealth Management Limited, unless otherwise indicated. Reproduction of these pages in whole or in part without the prior written consent of Heartwood Wealth Management Limited is strictly prohibited unless for private, non-commercial viewing purposes.

Heartwood Wealth Management and the Heartwood logo are UK registered trade marks (numbers 2402344 and 2403130 respectively), and are used by Heartwood Wealth Management Limited under licence.

Email

Please note there is no guarantee that any e-mail sent will be received by us, or that the contents of any such e-mail will remain private during internet transmission. If you have any such concerns, you may prefer to telephone or write to us instead.

Downloads

Please note that any software is downloaded at your risk. Heartwood does not warrant the suitability of any such software which is downloaded and accepts no liability for any problems with your computer which may arise as a result. If you are in any doubt as to the suitability of software to be downloaded for your computer, it is recommended that you obtain specialist advice before downloading.

Analytics

Whilst Client Centre doesn't collate cookies, we may monitor user activity and collate and analyse data based on where users navigate. This data is anonymous and will not be used externally.