

Update from John & Andrew

It has been encouraging to see markets have recovered strongly since the pandemic. Global equities have delivered positive returns over the last three consecutive years, and valuations still look fair value for positive returns over the coming years. A sincere thank you to you, our clients, for staying patient during a very uncertain period. It is great to see that staying invested and being disciplined with your investment strategy has been rewarded.

It has also been a busy time at Heritage Investments. We are in the process of integrating local IFA firms **MIT Fiscal Ltd** and **Lansdowne Woodward Financial Services** with two further integrations due later this year. This growth is expanding our services, delivering challenging careers to our people and lowering costs from providers, with the aim of improving outcomes for you. You can read more about MIT Fiscal Ltd and Lansdowne Woodward Financial Services to the right of this article.

A key development over the last year and a half has been the continued growth of our **Heritage Model Portfolio Service**,

which now has over **£200 million** invested across the range. We launched the core model portfolios to help clients benefit from broader diversification and a consistent investment framework, while also giving us the ability to respond more quickly to changing market conditions when rebalancing opportunities arise.

Looking ahead, we expect 2026 to bring a more normal mix of returns and volatility. Our focus remains on sensible diversification, disciplined rebalancing, and keeping your plan aligned with your long-term goals rather than short term headlines.

Finally, we have been working closely with our regulator, the **Financial Conduct Authority**, so that Heritage Investments can offer **equity release loans**. We have now been granted the necessary permissions and can support clients with equity release loans moving forward. More information about this is also in our newsletter.

We look forward to seeing you throughout 2026.

Andrew Cook FPFs

John Cooper APFS

**Joint Managing Directors,
Heritage Investments**



Heritage Investments Welcomes Two Established Firms

We are delighted to share some exciting expansion news.

MIT Fiscal Ltd

During 2025, Heritage Investments welcomed clients of MIT Fiscal Ltd, a well-respected firm based in Ferndown and led by Chartered Financial Planner Mark Werner IMC FPFs, and team. Mark and his wife Jackie will be taking a well-earned retirement, although they will continue to stay in touch with the Heritage team. We were delighted to bring James Martin on board as part of the transition.

MIT FISCAL

Lansdowne Woodward Financial Services Ltd

Our growth continued with the purchase of Lansdowne Woodward Financial Services Ltd.'s client base, led by Nigel Jordan DipPFs. Nigel has had a well-established career in the Financial Services Industry since 1989 and was appointed Director of the firm in 2013. Whilst Nigel is also embarking on retirement, we extend a very warm welcome and look forward to working closely with his wife Liz.

**LANSDOWNE
WOODWARD
FINANCIAL SERVICES**

We are proud to share strong values and natural synergies with these firms and warmly welcome all new clients and colleagues joining the Heritage Investments family.

Heritage Investments – Help in the Community

Macmillan Caring Locally Event

The Bake Sale, Raffle and JustGiving Results are in!

Thank you to our wonderful clients and amazing team and family members at Heritage Investments for your generous support through our JustGiving page (including those who gave anonymously), your raffle gifts, cheques, cash donations and cake bakes. We could not have done it without you!

A special thank you to the following companies for their generous raffle donations that helped boost the final totals:

- Boots, Ferndown
- Nusara, Poole
- Koh Thai
- The Village, Bournemouth
- Forum Jewellers, Broadstone
- Tesco & Sainsbury's, Ferndown
- Haven Bar & Restaurant, Lymington
- Maravi, Christchurch
- Piccolo Mondo, Wimborne
- Drusilla's Inn, Wimborne



Equity Release Loans

For many people, unlocking some of the value in their home can play a role in strengthening retirement income, managing Inheritance Tax, or simply providing greater financial flexibility later in life.

Recent regulatory changes have also improved consumer protection, ensuring clearer safeguards and stronger oversight. At the same time, the equity release market has evolved significantly, with more competitive deals, lower rates, and far more flexible features than were available even a few years ago.

If you are exploring ways to make your finances work harder in retirement — or want to understand whether equity release might fit into your long-term plans — we are here to help you navigate your options confidently and safely.



Kerry Saunders FPFs, CII (MP & ER)

Society of Later Life Advisers (SOLLA)
Accredited Chartered Financial Planner
Independent Financial Adviser
Fellow of the Personal Finance Society



Baby News

We are thrilled to share the happy news that Emily Bowering has had a beautiful baby girl. Charlotte made an early but safe arrival on 11th November 2025 weighing 4.5 lbs. Charlotte is a little sister for brother Alexander.

Arthur Parkinson also made his debut on 20th January 2026 weighing 8 lb 10 oz. Many congratulations to Tom and Amelia, Freddie will be a big brother.

Foodbank Support

We continue building our connections with local foodbanks in Dorset to support the important difference they make particularly during the Christmas season. Heritage Investments donated a further £250.00 to both Christchurch and Wimborne foodbanks in November.



End of Year Celebrations

Our end of year celebrations were held at Nusara Restaurant in Wimborne. It was an immensely enjoyable and reflective time for our staff. We extend our sincere thanks to our social committee for their help in organising the event and the team at Nusara for their excellent hospitality.



Leadership
Secondment

Felicity Hardy

Acting Paraplanner Team Lead

Following Emily's maternity leave, Felicity was officially seconded to the role of Paraplanner Team Lead, from 1st December 2025. With her commitment and experience, Felicity will be a fantastic interim lead in maintaining a smooth workflow and support for the paraplanners and the wider business. Congratulations Felicity!

Bake Off Prizes!

Pictured below from top to bottom: Joint Managing Director, John Cooper presenting Nicola Owen with her 'Star Baker' winner prize and runner up Sue Pitcher receiving her prize.



Joe Westwood DipPFS
Independent Financial Adviser

Joe will be taking on the London Marathon this April in support of Lymphoma Action, running in memory of his father, who sadly passed away in May 2025 after a long and courageous battle with the disease. Finish lines are built from thousands of brave beginnings, and so we will be cheering Joe on every step of the way as he undertakes this incredible challenge.

Heritage Investments is proud to have donated £250 to this worthwhile cause.

Promotion & Celebrations



Georgie Andrews
Deputy Admin Team Leader

Georgie was appointed Deputy Admin Team Leader from 1st October 2025. In this brand-new role Georgie will be supporting the team and serving as the main point of contact for new starters facilitating any ongoing training needs. Georgie's passion for sharing knowledge and helping others achieve their training goals has been a fantastic fit for this role.



John Cooper APFS
Joint Managing Director

Joint Managing Director John Cooper has been recognised as 'Student of the Year' by the Insurance Institute of Bournemouth. John was first in class passing his Chartered Insurance Institute exam for Pension Transfers (AF7) in 2025 — a remarkable achievement that reflects his continuous commitment to excellence and expertise in financial planning.

Appointments



Katie Popescu
Paraplanner

Katie joined Heritage Investments in May 2025 and brings almost a decade of experience in the financial services industry. She began her career as a customer adviser for a bank in New Milton, before moving into a financial advice support role in 2022. When she is not at work, Katie enjoys spending time with family and friends, travelling and socialising.



Mitch Wiseman
Paraplanner

Mitch joined Heritage Investments after working at Boler Wiseman Financial Services, stepping into his Paraplanner role with us in July 2025. He supports advisers and clients behind the scenes, helping ensure everything runs smoothly. Based in our Romsey office, you may also see him in Christchurch. His hobbies often spill over into work, including photography for the newsletter, which he enjoys contributing to.

Retirement



Well-Earned Retirement!

Steve Worboys DipPFS
Independent Financial Adviser

After joining Heritage Investments on 7th November 2017, Steve finished his last working day with us on 31st December 2025 and began a very well-earned retirement!

For more than eight years, he was a dedicated and much-valued member of the Heritage family. His professionalism, and good humour have made a lasting impact, and he will be greatly missed by colleagues and clients alike.

We are incredibly grateful for Steve's loyal service and the kindness he has brought to every day. He extended his warmest thanks to everyone at Heritage, and especially to his clients — many of whom he had the pleasure of supporting for several years. We wish Steve every happiness as he embarks on this exciting new chapter.

Examinations



Francesca Darwood DipPFS
Senior Administrator

Congratulations to Frankie, who passed her Chartered Insurance Institute RO6 exam in November 2025. This means she has successfully completed her Diploma in Financial Planning!

Get in Touch

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The content of this newsletter does not constitute advice and should not be taken as a recommendation to purchase or invest in any of the products mentioned. Before taking any decisions, we suggest you seek advice from a professional financial adviser. Past performance is no guarantee of future returns; you may get back less than you invested.

We love hearing from clients, so if there is a topic you would like featured, please let us know. To discuss anything in this newsletter, please get in touch.

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