



Introducing

Francesca De Luca LLB, FPFs

Managing Director & Chartered Financial Planner



I am the Managing Director of Hastings O'Loughlin. We are a small family run business Chartered Financial Planners with offices on the outskirts of Halifax. Our clients are located throughout the UK and the majority are resident in West Yorkshire.

I qualified as a Chartered Financial Planner (CFP) in December 2009. I have achieved diploma level 6 which is the highest financial services qualification available and the industry's gold standard for financial planners. This means that I adhere to the CFP code of ethics which places the client's interests at the heart of all the advice I give.

I am also a Fellow of the Personal Finance Society, a highly respected professional body for the financial advisory profession in the UK.

I work primarily with clients who need advice on the best way of generating income or capital growth over the medium to longer term from a variety of sources.

My clients fall into the following types:

- **elderly people** who have built up assets during their working lives and wish to protect the values of these assets for themselves and their families

- **younger people** who have inherited wealth and need to ensure it works for them longer term
- **trustees or deputies** with responsibilities for seeking professional advice in the management of money for someone else
- **pension fund holders** who need advice on releasing cash or income at the right time and at a sustainable level
- **business owners** who want to plan their personal finances.

I pride myself on being a holistic financial planner, which means that whilst the initial enquiry or referral may be about a specific need at a specific time, I will work with my client over the longer term to formulate a lasting financial plan to cover all of their financial goals.

I enjoy my work and advising a wide range of clients, many of whom have been HO'L clients for years.

If you would like to discuss any of the above issues at all, please get in touch:

Call: 01484 712537

Or email me: francesca@hofp.co.uk