

Ash Adkins



I am a Protection Adviser at Lloyd & Whyte. I have worked in a number of roles within Financial Services and I am a graduate of Cardiff University with a BSc (Hons) in International Business.

I hold a holistic view of financial planning and like to fully understand my client's hopes and concerns as well as their circumstances. I believe that knowing what matters most to my clients is the key to providing bespoke financial advice and building a trusted professional relationship.

We all have ambitions and I am passionate about helping my clients make smart decisions to get to where they want to be.

I specialise in providing independent, tailored financial protection advice for healthcare professionals. Many people understand the value of having a financial safety net but protection is also vital for providing a robust framework on which a full financial plan can be built.

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## Professional financial planning tailored to you



Financial Planning is an ongoing partnership that helps you to fully explore, identify and achieve your financial goals and lifestyle aspirations.

By building relationships we gain a clear appreciation of your life plan which enables us to best deliver an effective, all-encompassing planning service over the short, medium and longer term.

You might be a dentist, vet or optometrist. But we know you're also David, Andrew or Sarah. Unique people, with individual dreams and goals.

### About Lloyd & Whyte

We have specialist experience with healthcare professionals, and being independent means our advice is completely impartial. This blend of experience and independence means we're uniquely placed to help our clients achieve and protect what matters to them.

#### Why choose us?

- Healthcare professional specialist
- Appointed by six national healthcare associations, including:
  - Association of Optometrists
  - British Chiropractic Association
  - British Dental Association
  - British Society of Dental Hygiene and Therapy
  - British Veterinary Association
  - Pharmacists' Defence Association
- Understanding client aspirations and financial planning needs
- Building long term client relationships
- Client risk and investment management
- Working with your Accountant and Solicitor
- Corporate Chartered Financial Planner status
- Established for nearly 70 years

# Financial Planning...

## What can financial planning do for me?

It brings direction, structure and results.

It brings all of your thoughts, worries and aspirations into a structured process that enables you to systematically work through them.

Thoughts become goals, worries are taken care of and aspirations can begin to feel more like a reality, however distant.

## What matters to you?

Identifying what you want to achieve is crucial. Your objectives over the short, medium and long term will define your financial plan and ultimately deliver the results you want.

Once you have a definitive goal or target you are far more likely to achieve it. Similarly, working with someone who is helping you to stay focussed and on track just adds that extra incentive.

## How we can help

### Key Services and Propositions:

- **Protection:**
  - Income Protection** - Provides you with ongoing replacement income if you were to suffer from an accident illness or injury that prevents you from working in your specific occupation.
  - Business Protection** - A range of protection policies designed to cover you and your business, such as Key man Insurance, Shareholder protection and relevant life cover.
  - Life Protection** - Provides a lump sum to a nominated spouse or family member in the event of your death.
  - Critical Illness Cover** - Provides a lump sum upon diagnosis of a Critical Illness condition. This can be combined with Life and Mortgage Protection in one more affordable policy.
- **Mortgages:**
  - We have partnered with an award winning mortgage broker, London & Country, who can advise you on a full range of mortgages, such as; residential mortgages, re-mortgages and buy to lets.
  - Mortgage Protection** - Provides a lump sum to repay your remaining mortgage in the event of your death.
- **Auto Enrolment:**
  - If you are a business owner, legislation was introduced in 2012 that requires all employers to provide their employees with a workplace pension. We have an affinity endorsed solution built specifically for small business affinity members.

### Our Affinity Partners:



British Chiropractic Association



## What matters to you, matters to us

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