

# Your local Independent Financial Adviser

Lloyd &  
Whyte

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Financial Services Director  
Chartered Financial Planner



I am a qualified Chartered Financial Planner with 38 years' experience in the profession.

I have worked for Lloyd and Whyte since 1987, specialising in the provision of holistic financial planning to professionals and business owners in respect of their personal finances and wealth management. Many are healthcare professionals introduced to Lloyd and Whyte by their own professional associations or referred to me by their colleagues and friends.

My approach is holistic and to advise I need to fully understand a client's position and what matters most to them.

Wealth management and retirement planning are my specialisms and with pension legislation now so complex the expertise and experience that I can provide together with that of the team behind me makes this the right choice for professionals.

What matters to you, matters to us.

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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 customers achieve and protect what matters to them.

### Why choose us?

- Healthcare professional specialist
- Appointed by 6 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 since 1946

What can financial planning do for me? >>

# 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.

## Example scenarios:

### Recent graduate or young professional?

- **Basics:** Income, debt and cashflow management, protecting your income and future earning potential.
- **Considerations:** Save for a deposit for your first flat or house, starting a retirement fund (however small).
- **Aspirations:** Thoughts of buying into or owning your own practice.

### Established professional taking life's big steps?

- **Basics:** Wider financial protection for all your commitments which supports a growing list of dependants, developing purposeful retirement provision, taking advantage of tax efficiencies.
- **Considerations:** A bigger or forever home, savings and investments for holidays, supporting future education, university or weddings, treating yourself to the new car.
- **Aspirations:** Buying into or practice purchase, developing other income streams, investing in a second property for holidays, rental and longer term retirement funding.

### 50 plus and preparing to enjoy the fruits of your labour?

- **Basics:** Understanding your assets, ensuring your retirement fund is ready for action, know your pre and post retirement options, including flexible pension implications.
- **Considerations:** Outlay for university fees or weddings, developing other income streams, investing in property, downsizing your home, thinking of your practice exit strategy, inheritance tax considerations.
- **Aspirations:** Enjoying the retirement you want, seeing the world, helping the kids and grandchildren.

### Our Affinity Partners:



## What matters to you, matters to us

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Lloyd & Whyte (Financial Services) Ltd are authorised and regulated by the Financial Conduct Authority. Calls may be recorded for use in quality management, training and customer support.



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