Financial Evolution

What matters to you, matters to us

Lloyd & Whyte

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What matters to you, matters to us

Financial planning should be about you, your ideas, your dreams, your aspirations. Your life isn't static and your financial planning should be flexible and evolve with you.

By working together we will develop a plan for your future. As Independent Financial Planners we can access products from the whole of market to find the best solution for you.

We can work with you either on a one off basis, or if you'd prefer we can build a long term relationship to help you develop and evolve your planning over time. Our aim is to ensure you are always in the best position to achieve your goals.

Welcome to Lloyd & Whyte

As part of the Lloyd & Whyte Group our financial planning division has been providing expert advice helping individuals define their personal financial goals and building the futures they want since 1946.

Lloyd & Whyte are Independent Chartered Financial Planners renowned for our high level of excellence within the financial industry.

Strong Ethics

Our working culture inspires us to always do the right thing for our clients through a mutual working relationship.

Chartered Status

Financial Planners

Chartered

This status is awarded to organisations able to prove a sincere commitment to professionalism and service by the Chartered Insurance Institute.

Professional Bodies

Firmly established partners with many trusted associations including the BDA. BVA, AOP to name but a few.

75 Years experience

A family firm which has grown to have offices across the UK. Big enough to offer breadth, small enough to provide a personalised service.

Collaboration

We are a team focused business that works closely with one another. We listen to our clients and collectively seek the best possible outcome.

Partnership

BENEFACT GROUP

We are proud to be part of the Benefact Group - a charity owned, international family of specialist financial services companies that gives all available profits to charity and good causes. We're built on the idea that better business, can better lives.

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What matters to you?

Our initial conversation will revolve around what you would like to achieve with your finances. The industry is bursting with jargon so we will help, if needed, to demystify the terminology. Let's fully understand what you would like to focus on and accomplish and then we can tailor-make a plan for you.

Investment Planning

We have expertise in making the most of the money you have to invest, whether a lump sum or regular amounts.

We will make sure your money is invested to meet your needs and objectives and use any tax efficient options to maximise your returns.

Your Home

Whether buying your first home, your dream home, a holiday home or looking to invest in property, we can help.

We have access to an extensive panel of mortgage lenders to help you find the best solution to meet your mortgage & borrowing needs.

Retirement Planning

Whether you are just starting to save for your future or already have funds in a pension, we can ensure your money is working for you in the most efficient way and help you understand what your future income streams may look like.

We have specialist knowledge of the NHS & defined benefit pension schemes, and can help you understand any tax implications that these may generate.

Ethical Investing

We help develop investment strategies for our clients. You may like to invest in a socially responsible way, or perhaps you need assistance with managing the risks you can be exposed to whilst investing?

By understanding your investment ideals, we can build a portfolio that meets your needs.

Financial Security

Building in contingency to plan for the unexpected is another of our specialisms.

Life Insurance, Critical Illness Cover and Income Protection options are available to protect your financial security.

Your Legacy

To complete the package we can assist in your succession planning. We help you to protect your assets by writing your Will, Lasting Power of Attorney or using options such as Trusts.

This would all be underpinned by careful tax planning to minimise the tax burden on your estate.

What do we do?

Our aim is to help you achieve your financial goals. To do this, we will build a plan which is unique to you. Many of our clients are unsure of their plan, and so it is through our conversations that we will highlight your key areas of focus and subsequently create a plan which will suit your personal finances.

How do we do it?

Engagement

- Complimentary Consultation
- Start to understand you
- Match our services to your needs
- Starting point to your financial future

Exploration

- Build our knowledge of what matters to you
- Develop & discuss your thinking for your future
- Take into account economic & beneficial tax planning options
- Start to build your bespoke plan

Research & Analysis

- Analyse existing plans
- Research from whole of market
- Identify solutions to achieve your goals
- Develop your bespoke report

Delivery

- Discuss your tailor made plan
- Understand how it helps you meet your aspirations
- Agree next steps

Implementation

- Make the actions happen
- Liaise with providers
- Complete applications and track their progress
- Confirm to you when everything is in place

Evolve

- Meet annually
- Review your plan against your targets
- Understand changes in your life or aspirations
- Update or plan for any economic or policy changes

Initial Fee Menu

Cornerstone Planning

Advice Type	Report Fee	Advice & Implementation
Monthly Pension/Savings	£150	15 % of Year 1 contribution Minimum £500 Fee
Personal Protection	Not Applicable	Commission payable by provider
Mortgage Advice	£300 (Fee free for IFM & Association Members)	Procuration Fee paid by lender

Example: *You invest* ***£300*** *per month, the advice and implementation fee would be* ***£300 x 12 = £3,600 x 15% = £540*** *(report fee is waived).*

Planning Advice

Advice Type	Planning & Advice Report Fee	Implementation
Planning & Advice	£500	2.5 % of first £100k then 1 % of remainder
Drawing Pension Benefits	£1,250 (standalone advice)	2.5 % of first £100k then 1 % of remainder
BR / Structured Product / EIS / VCT	£750	3 % of first £100k then 1 % of remainder

Example: *Your investment value is* ***£150,000****, the implementation fee would be* ***£100,000 x 2.5% (£2,500) plus £50,000 x 1% (£500) = £3,000*** *(report fee is waived).*

Complex Advice

Advice Type	Report Fee	Advice & Implementation
Defined Contribution Lifetime & Annual Allowance Report	£1,500	Any additional follow up work charged at £100 per hour (reduced by service level discounts)
NHS & Defined Benefit Pension Annual Allowance & Lifetime Allowance Report	£1,750	Any additional follow up work charged at £100 per hour (reduced by service level discounts)
NHS & Defined Benefit Pension Complex Calculations & Advice Report	£3,500	Any additional follow up work charged at £100 per hour (reduced by service level discounts)
Retirement Income Cashflow	£750 (standalone advice)	
Inheritance Tax Planning	To be agreed depending on complexity	

Specialist Advice

Advice Type	Report Fee	Advice & Implementation
Defined Benefit Pension Analysis	£5,000	2.5 % of first £100k then 1 % of remainder*
Bespoke & Ethical Investment Research	£750	2.5 % of first £100k then 1 % of remainder**

Defined Benefit Pension Example: *Transfer Value* ***£500,000****, the advice & implementation fee would be* ***£100,000 x 2.5% (£2,500) plus £400,000 x 1% (£4,000) = £6,500*** *(report fee is waived).*

Payment Options

- Our fees can be paid in one of two ways. You may pay direct via bank transfer or you can choose to pay through the product via the funds that have been invested. We will discuss these options with you.
- You can chose to pay for our on-going service either through a deduction to your investments or by standing order.
- Report Fees payable if you decide not to implement our recommendations.

*Subject to a minimum fee of £5,000. **Subject to a minimum fee of £750.

Looking after you over the long term

Our experience has shown that the more we understand you individually, the more we can do in helping to reach your goals.

Integrated Financial Management enables us to cement our commitment to you, ensuring we are guiding you on your planning journey as your circumstances evolve.

Our proposition is multi-faceted and designed to support you at every stage of your financial evolution. We will update you on any industry innovation or legislation changes whilst making sure your finances are optimised towards your aspirations at every step of the way.

Integrated Financial Management on-going services	Premium 1 % pa Min £1,500	Advance 1 % pa Min £500	Foundation 0 % pa
Annual Face to Face Reviews	✓		
Annual Telephone/Video Call Reviews	✓	✓	
Fee-Free Bed and ISA Transactions	✓		
Holistic Financial Planning	✓		
Fee-Free Cash Flow Forecast	✓		
Access to Model Portfolios	✓	✓	
Liaison with your Accountant or Solicitor	✓		
Capital Gains Tax Management	✓		
Discounted Wills and Lasting Power of Attorney Set-Up	✓		
Discounted Private Medical Insurance Premiums	✓		
Private Client Insurance Broking	✓		
Fund/Portfolio Switches	✓	✓	
Ongoing Suitability Assessment	✓	✓	
Discounted Report Fees	✓	✓	
Online Access to your Account (where available)	✓	✓	✓
Quarterly Digital Newsletter	✓	✓	✓

Example: *Your investment portfolio value is* ***£120,000****, the ongoing adviser fee would be* ***£120,000 x 1% / 12 = £100 per month.***

Ongoing Service Discounts

Clients on our ongoing IFM Service will benefit from reductions to our fees based on the combined value of the funds you have invested with us. For our initial fees, the amount of the discount is indicated below. Our ongoing service fee starts at 1 %, when the funds you have invested with us reaches £350,000, we will apply a discount to this, therefore the more funds you hold, the greater the discount.

Funds which attract on going fee	IFMS & FUA > £500K	£351k - £500k	£151k - £350k	£0 - £150K
Advice & Implementation Fee Discount*	100 %	66 %	33 %	0 %

*Discount does not apply to "specialist advice".

We look forward to welcoming you to the
Lloyd & Whyte Group

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www.lloydwhyte.com ▪ 01823 250750

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