Your local Independent Financial Adviser

Lloyd & Whyte

Rachard Cassem DipPFS, EFA, Cert CII(MP &ER)
London & South East

I have worked within the financial services industry for over 20 years.

I hold the Chartered Insurance Institute's (CII) Diploma in Financial Planning, as well as various CII accreditations covering personal taxation and later life planning.

I have additional qualifications for post-retirement planning, such as equity release and long-term care. I am experienced in all aspects of holistic planning and in recent years have been dedicated to providing expert advice to clients upon all 'later life' financial matters.

I have developed experience in estate planning and inheritance tax mitigation. While working in the City and London's West End, I worked with entrepreneurs and high net worth business clients as a business adviser.

During the last 8 years, I have been working in international wealth management and have focused on expanding my knowledge of estate and later life planning.

You can contact me by:

- Mobile: 07811 629470
- Email: rachard.cassem@lloydwhyte.com
- Office: 01823 250750
- www.linkedin.com/in/rash-cassem

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 for nearly 70 years

SCAN BELOW & receive my contact details:

What can financial planning do for me? >>

Financial Planning...

What can financial planning do for you?

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 purchasing a practice, 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, knowing 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:

Association of Optometrists Affinity Partner

BCA

BDA British Dental Association

BSDHT

BVA British Veterinary Association

pda the pharmacists' defence association

What matters to you, matters to us

01823 250750 · www.lloydwhyte.com

Financial Planners Chartered

Lloyd & Whyte