Your local Independent Financial Adviser

Lloyd & Whyte

Mark Atkinson DipPFS
Scotland & the North of England

I am a Financial Adviser and Wealth Manager with 32 years professional experience. In this time I have had the pleasure in offering advice to both private and business clients. I have spent the past six years specialising in the financial planning needs of medical and healthcare professionals, gaining an understanding of this demanding career path, whilst balancing this with individual life stages and professional needs.

As your Independent Financial Adviser I will create financial plans to meet your personal goals totally unconstrained by any obligation other than to you. At Lloyd & Whyte we are an independent firm, which means we don't have any loyalties to specific providers or products. You'll only receive recommendations we believe are right for you.

My aim is to take the time to get to know our clients and not simply offering standard answers, you then have the assurance that my recommendations are those which I believe are most fitting for you, based upon your own aspirations, priorities and individual circumstances.

You can contact me by:

- **Mobile:** 07880 497995
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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

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

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Financial Planners Chartered

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