

Andrew Foyle



I am a qualified protection adviser and I have been working in the Financial Services industry for over 13 years. I have been working for the last four years, at Lloyd & Whyte.

I believe that understanding my client's needs and personal and financial objectives, helps to identify what is important and significant in their lives.

As a protection adviser, I specialise in providing bespoke, independent protection advice for healthcare professionals, ranging from Income Protection, Life & Critical Illness Cover to Business Protection, Shareholder Protection and Relevant Life Cover, to name a few.

Financial protection plays a vital role in creating a robust and structured framework, with which to build a holistic financial plan upon. I live the mantra of "what matters to you, matters to us". I am therefore committed to ensuring the advice you receive remains built around what is most important to you.

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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 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:



## What matters to you, matters to us

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# Lloyd & Whyte