

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.

#### You can contact me by:

- Mobile: 07881 106912
- Email: [a.foyle@lloydwhyte.com](mailto:a.foyle@lloydwhyte.com)
- Office: 01823 250775
- [www.linkedin.com/in/andrew-foyle](http://www.linkedin.com/in/andrew-foyle)

## 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 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.

## How we can help

### Key Services and Propositions:

#### ■ Protection:

**Income Protection** - Provides you with ongoing replacement income if you were to suffer from an accident illness or injury that prevents you from working in your specific occupation.

**Business Protection** - A range of protection policies designed to cover you and your business, such as Key man Insurance, Shareholder protection and relevant life cover.

**Life Protection** - Provides a lump sum to a nominated spouse or family member in the event of your death.

**Critical Illness Cover** - Provides a lump sum upon diagnosis of a Critical Illness condition. This can be combined with Life and Mortgage Protection in one more affordable policy.

#### ■ Mortgages:

We have partnered with an award winning mortgage broker, London & Country, who can advise you on a full range of mortgages, such as; residential mortgages, re-mortgages and buy to lets.

**Mortgage Protection** - Provides a lump sum to repay your remaining mortgage in the event of your death.

#### ■ Auto Enrolment:

If you are a business owner, legislation was introduced in 2012 that requires all employers to provide their employees with a workplace pension. We have an affinity endorsed solution built specifically for small business affinity members.

### Our Affinity Partners:



## What matters to you, matters to us

01823 250750 • [www.lloydwhyte.com](http://www.lloydwhyte.com)

Lloyd & Whyte (Financial Services) Ltd are authorised and regulated by the Financial Conduct Authority. Registered in England No. 02092560. Registered Office: Affinity House, Bindon Road, Taunton, Somerset, TA2 6AA. Calls may be recorded for use in quality management, training and customer support.



# Lloyd & Whyte