



LLOYDS BANK

# Financial Planning service

in partnership with Schrodgers Personal Wealth

Whatever your next step, it's good to get a new perspective. We can help you manage your financial future so you're free to enjoy whatever's important to you.

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In partnership with  
**Schrodgers**  
personalwealth

## WELCOME TO THE PERSONAL FINANCIAL PLANNING SERVICE

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Through our partnership with Schroders Personal Wealth we aim to create best-in-class investment and financial planning for our customers.

If Financial Planning is required, we will introduce you to Schroders Personal Wealth who will help you make investment choices based on your financial goals.

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## I NEED HELP WITH MY FINANCIAL PLANNING

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By developing a thorough understanding of you, your family and your life, Schroders Personal Wealth can provide a service that is tailored to your financial status and ambitions.

The Financial Planning service is available to customers with at least £100,000 in savings, investments and/or personal pensions or a sole annual income of at least £100,000.

This service is provided in partnership with Schroders Personal Wealth.

Before any services or products are provided to you your Schroders Personal Wealth adviser will explain what advice they can give and what products and services this covers, any advice or product charges that apply and agree these with you. The products and services have individual eligibility criteria and terms and conditions. Exclusions and limitations may apply.

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## HOW WILL THE SCHRODERS PERSONAL WEALTH RELATIONSHIP WORK FOR ME?

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### **Step 1**

#### **First your adviser will find out about you**

To begin, they'll have an in-depth discussion with you about your current circumstances and your plans for the future. This enables them to set a clear direction for your wealth management strategy.

### **Step 2**

#### **Then your adviser will recommend how to move forward**

They'll work together with you to consider the different ways you could achieve your overall objectives. With the help of specialist advisers, where appropriate, they'll guide you to what they believe to be the most appropriate way forward and map out a detailed financial plan.

### **Step 3**

#### **A strategy to action together**

Once you're comfortable with your strategy your adviser will aspire to help you turn it into reality. If it requires more specialist experience, your adviser will draw on the talents of financial experts from across the business.

### **Step 4**

#### **Keeping your plans up to date**

In the future, you may find that there are new factors or significant changes that need to be taken into account. Whenever this happens, your adviser will be available to help you make the best possible adjustments.

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## I WANT TO INVEST WISELY

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Whether you want to grow your wealth, aim to reduce risk to your capital in retirement or plan ahead for your children's education, your Schroders Personal Wealth adviser will guide you through the whole investment process, helping you to assess what's involved.

### **Attitude to risk**

You'll need to decide what sort of investor you are. Are you essentially cautious, looking for a relatively low-risk way to try to reach your goals? Or are you happy to take more risk in exchange for higher potential long-term growth? Perhaps you're a little of both. Whatever your answer your adviser will work with you to design a financial strategy you can have confidence in.

### **Portfolio diversification**

Your adviser will recommend that you spread your investments across a variety of different assets – known as diversification – to aim to reduce your overall level of risk. This is a key element of good investing and can help minimise the effect that any one event – such as a change in interest rates, or a slump in the property market – can have on your capital.

### **Investment solutions**

Your adviser can suggest a range of investments to support your goals. These may include tax efficient ISAs, investment bonds, the Schroders Personal Wealth Discretionary Portfolio Service or more specialised products and services.

The value of your investments and the income from them can go down as well as up, and you may not get back the amount invested. All investment advice will be provided to you by Schroders Personal Wealth. Tax treatment will depend on individual circumstances and is subject to change in the future.

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## I WANT TO ENJOY MYSELF WHEN I'VE FINISHED WORKING

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If retirement is still some way off, your Schroders Personal Wealth adviser will work with you to help determine what you can afford to invest now and what this might provide you with in the future. If you are retired already, or soon to be, we'll support you where possible to make more of the funds you have. The aim is to help you get where you want to be in retirement, allowing you to enjoy it to the full once you're there.

### **Be prepared**

With the transition from work to retirement becoming ever more gradual, your adviser will help you create a retirement plan that can be designed to be flexible. They will talk through any changes to your personal circumstances or financial regulations that could affect your plans. If you have an unexpected windfall, or your family commitments change, your adviser can help you make sure that your retirement provisions are still relevant.

### **For a better tomorrow**

As your retirement draws closer your adviser will help you make a smooth financial transition to this new stage in your life. A team of retirement specialists can help guide you through your options at retirement to ensure you are aware of the flexibilities that could be available to you.



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## I WANT TO PREPARE FOR TOMORROW, WHATEVER HAPPENS

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Wealth protection is a key part of any sound financial plan. Your Schroders Personal Wealth adviser will help you to develop a plan that seeks to provide financial support for your family and wealth, should the unexpected happen.

### **Protecting you and yours**

Your adviser can help you prepare for a future you can't yet see with personal protection solutions designed to give you choice and support when you need them most. So if illness, accident or even death should strike unexpectedly you know you have taken steps to help you be prepared financially.

If you are unable to work due to accident or long-term illness, Income Protection could provide you with regular payments, while Critical Illness cover could give you or your family extra financial help at a difficult time. A Life Assurance policy could provide for loved ones in the case of your death, and help safeguard your family home or provide towards their future. Your adviser can also help you put plans in place for long-term care when you need it.



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## I WANT TO PASS ON MY WEALTH

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Your Schroders Personal Wealth adviser can help you put plans in place to help pass on your wealth to those who matter the most. They can assist you with a range of specialist products and services from carefully selected providers to meet your needs.

### **Inheritance Tax Planning**

Finding ways to reduce the amount of inheritance tax payable is always a key factor and there are a variety of trusts, life assurance options and investment bonds that could be used to potentially reduce your tax liability after death to help secure your wealth for your family's future.

### **Trusts**

You may have built up your wealth over the years. Or perhaps you have had a windfall or inherited a sum of money. Whatever your individual circumstances, setting up a Trust could be the right decision for the future with the added flexibility to be tax efficient. Tax treatment depends on individual circumstances and is subject to change in future. A Trust can help you protect your wealth, making sure the people that matter most to you are the ones who benefit in the way that you want them to.

### **Making a Will**

Writing a Will is one of the best ways to ensure your wishes are carried out when you die.

The Will Writing Service is provided by the law firm, Hugh James, for customers domiciled in England and Wales, and Brodies LLP for customers domiciled in Scotland.

**Fees and charges apply for these services.**

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## GET IN TOUCH

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### **I'd like to find out more**

If you would like to discuss any part of the Financial Planning service, get in touch with us to book an appointment. We'll be happy to answer any questions you have.

Book an appointment in branch, or

Call **0345 366 2725**

Lines are open 9am–5pm (Mon, Weds, Fri),  
9am–7pm (Tues, Thurs), 9am–1pm (Sat).

Excluding Bank Holidays.

Or visit [lloydsbank.com/financialadvice](https://lloydsbank.com/financialadvice)

Telephone calls may be recorded and monitored.  
Call costs may vary depending on your  
service provider.

**Important information**

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Eligible investments with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

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If you have a hearing or speech impairment, you can contact us using the Next  
Generation Text (NGT) Service or via Textphone on 0345 300 2281 (lines are open  
24 hours a day, 7 days a week).

If you're Deaf and a BSL user, you can use the SignVideo service  
available at [lloydsbank.com/accessibility/signvideo.asp](https://lloydsbank.com/accessibility/signvideo.asp)

Your call may be monitored or recorded in case  
we need to check we have carried out your instructions  
correctly, and to help improve our quality of service. Call costs  
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