

Private Banking

OUR SERVICES AND SOLUTIONS

The role of your Private Banking and Advice Manager – including the types of services they can provide and a list of our financial solutions.

You need to read this important document and the three accompanying documents

- About our Services and Charges
- Our Charges
- **Our Services and Solutions**
- Terms and Conditions



LLOYDS BANK

HOW I CAN HELP YOU

With advice

I offer financial advice on investments, retirement planning, protection, estate planning and retirement structuring. I advise on a restricted range of product solutions selected from companies within Lloyds Banking Group and a limited number of carefully chosen third party product providers.

If you need advice or a recommendation on a specific product that falls outside my restricted range, or if I consider that a product I am not able to offer may be more suitable for you, then I will let you know.

Where this is the case, I may ask your permission to involve a colleague within Lloyds Banking Group or recommend a referral to a limited number of carefully selected third parties.

Your advice options

A holistic approach

Depending on your area of need, I will give you core financial advice and make recommendations for you once I have assessed your needs.

As part of the advice process I aim to build up a clear picture of your financial situation, taking into account your current circumstances and your plans for the future. This allows me to make the best possible recommendations for you from my restricted range of product solutions and product providers.

To help me make an accurate assessment of your needs, it's important that you provide me with as much information as you have about your existing assets and commitments, so I can consider how these may affect any recommendation or advice that I give to you.

A focused approach

For a limited range of products, I can offer you advice which is focused on a specific area only. This includes the suitability of an additional investment in to an existing product within our restricted product range, a new stakeholder pension plan within our restricted product range or a review of your existing pension plans. I will confirm if this is an option for you. Please be aware that in these circumstances:

- As my advice is restricted to a specific area only, I will not look at any other financial planning needs you may have, for example in relation to wider investment

needs, retirement structuring, life & health protection, pensions and estate planning.

- Where an additional investment is being made to a product you already hold, I will not consider any alternative solutions other than your existing product. This means that I will not consider other products or services. Such other products or services may for example be less expensive or more tax efficient.

If you would like me to adopt a holistic approach, which would consider your wider financial needs as explained above, you can ask me to move from focused advice to a holistic approach at any time.

Retirement Structuring

I can provide you with retirement structuring advice which considers your needs for an income strategy in retirement. If you have previously received retirement structuring advice, I can review your existing arrangements.

Investment Portfolio Service – Service Review

I can review the features, charges and performance of your IPS portfolio and your circumstances to help ensure you get the best from the service and confirm it remains suitable for you. You will not receive any new advice or a recommendation as part of a service review.

Reviewing your existing financial products

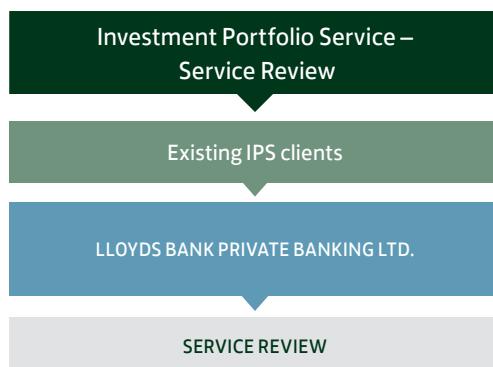
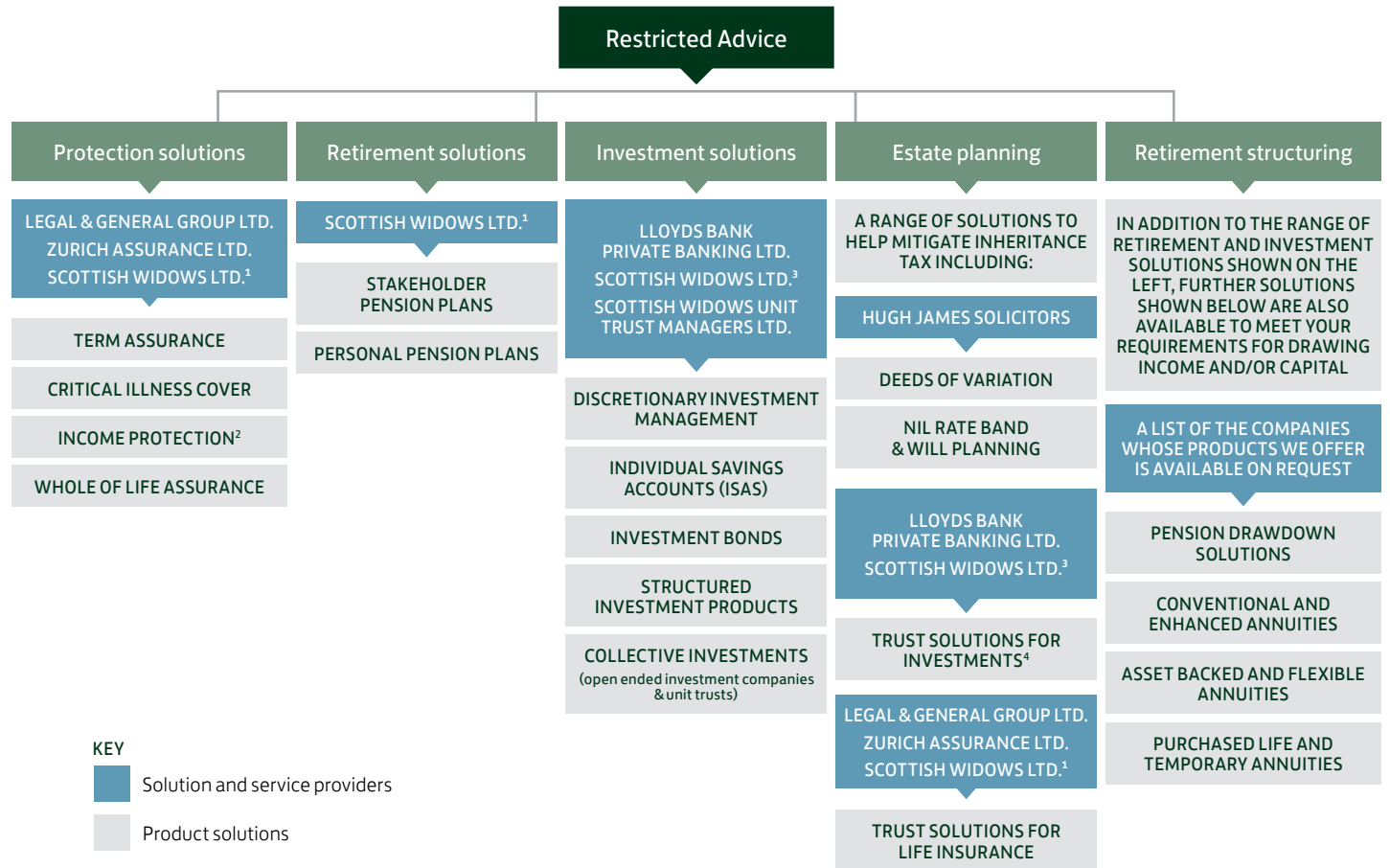
Where I consider your current commitments, if you have existing financial products outside of our restricted range, I normally rely on information provided by you. However, where appropriate, and with your agreement, I can conduct a suitability review of your existing products, even if they are not in our restricted range. In this case I will contact the relevant providers to gather the information required.

Our solutions

You'll find an indicative list of solutions available through Lloyds Bank plc on the following two pages. This restricted range and our third party providers are carefully selected with our clients in mind and both the products and the providers are reviewed regularly to ensure they remain suitable for their needs.

I may not be able to offer advice or support on all of the product solutions listed. Where this is the case, I may ask your permission to involve a colleague within Lloyds Banking Group or recommend a referral to a limited number of carefully selected third parties.

MY RANGE OF SOLUTIONS



¹ Previously known as Scottish Widows PLC.

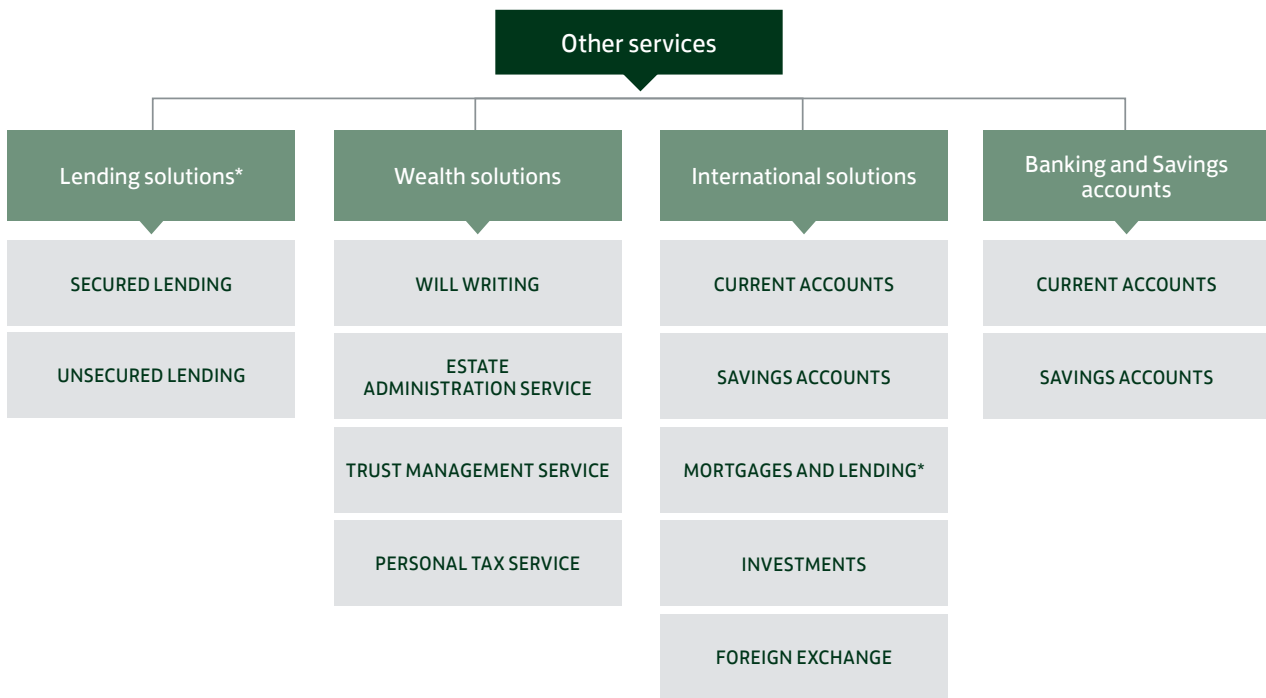
² Income Protection only available with Legal & General and Zurich.

³ Previously known as Clerical Medical Investment Group Ltd.

⁴ Gift trusts, loan trusts and discounted gift trusts for investments, including the option of professional trust management.

OUR OTHER SERVICES

The following services are available through Lloyds Bank plc and may be provided to you by another company within Lloyds Banking Group or by a carefully selected third party. With your agreement I will refer you to them should they be relevant for your circumstances.



* Lending is subject to status and application. Security may be required. Changes in exchange rates may increase the sterling equivalent of your debt. Your home may be repossessed if you do not keep up repayments on your mortgage.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment and would prefer to use a Textphone, call us on 0345 300 2281 (lines open 24 hours a day, seven days a week).

If you are Deaf and prefer to use BSL then you can use the SignVideo service available on lloydsbank.com/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.

Lloyds Bank plc
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