



LLOYDS

Independent Financial Services

Company Overview

The Company

Incorporated in 2004, Lloyds Independent Financial Services provides expert and impartial financial advice to clients throughout the south of England. The company advises on a wide range of financial matters including mortgages, protection – both business and individual, employee benefits, pensions – both corporate and individual and wealth management. A high proportion of new business arises from referrals from existing clients, powerful testimony to the quality of advice and service provided by the company.

As an Independent Financial Adviser, Lloyds IFS are legally bound to act on behalf of its clients and is required to deliver advice that meets the concepts of “suitability” and “affordability”. This means that a vast range of products encompassing every possible pension, life assurance, investment, savings and protection policy available in the UK can be researched in order to ascertain the most suitable recommendations.

Lloyds Independent Financial Services are based in Farnham, Surrey and are an appointed representative of Sesame Ltd, which is authorised and regulated by the Financial Services Authority.

The Partners

With over 30 years of experience in the financial services industry between them, the father and son partnership of Mark & Alan Lloyd has grown from strength to strength in recent years.

Starting his career in 1997, Mark has worked in many areas of the financial services industry, including; as a Financial Adviser for one of the country’s largest home service companies, as a Financial Planning Manager for a major high street bank, as a Pensions and Investment Consultant for one of the world’s largest insurance companies, before progressing to his ultimate goal as an Independent Financial Adviser in his own company.



Now officially retired and living in France, Alan is a non-advising partner but continues to provide advice in relation to the running of the business on a day-to-day basis. A successful Area Manager of a large pension & investment provider during the 1980’s, Alan started his career at a major life assurance provider in the early 1970’s and more recently has worked in the area of long term care for one of the country’s leading protection specialists.

Both Mark & Alan are fully FPC (Financial Planning Certificate) qualified and both have also obtained the MAQ (Mortgage Advice Qualification) accreditation.

Client Advice

Lloyds Independent Financial Services can provide its clients with advice on a comprehensive range of financial matters. Our focus is on providing advice in the following areas:

- Group & Individual Pensions
- Employee Benefits
- Protection
- Wealth Management
- Mortgages



We are committed to providing clients with expert, relevant and impartial advice, based on a thorough understanding of their financial requirements and objectives.

Lloyds IFS aims to develop long-term pro-active relationships with its clients. Client reviews can be agreed and scheduled as appropriate, to ensure that financial objectives are frequently re-assessed and met wherever possible.

Group & Individual Pensions

With an estimated 12 million people in the UK not saving enough for their retirement and nearly 5 million employees failing to take advantage of their company pension scheme, the area of Pension Advice and member communication is a subject we feel very strongly about.

We aim to work closely with our corporate clients to ensure that the correct pension scheme is in place, inform and educate the employees of the benefits of joining the scheme and give individual advice to each member to ensure that their contributions are invested in the most appropriate areas.

Employee Benefits

Lloyds IFS provide advice on a range of employee benefits, including group life assurance, group income protection insurance, private medical insurance and critical illness insurance.

We also offer advice and consultancy on establishing flexible benefit packages, incorporating advanced HR functionality, whereby employers can choose to offer as much or as little benefits flexibility as they like to their employees, all in an easy to understand and cost effective package.

Protection

As with employee benefits and business protection, we pro-actively re-broke individual protection arrangements for clients on an ongoing basis to ensure they have the most competitive terms. We provide advice on a full range of protection products, including life assurance, income protection insurance, critical illness insurance, mortgage protection insurance, accident sickness & unemployment insurance and private medical insurance. For Accident, Sickness & Unemployment insurance we usually offer products from a selected panel of providers.

Wealth Management

Independent Financial Advice is provided for all types of savings and investments products from the entire market, including cash ISA's, equity ISA's, child trust funds, savings accounts, National Savings, unit trusts & investments bonds. We will manage clients' financial portfolio in accordance with their personal needs, aspirations and attitude to investment risk.

Mortgages

For many UK citizens, a mortgage will be the largest single borrowing they will have in their lifetime. Modern borrowers no longer only take out mortgages to buy their main residence. Mortgages are now effected to consolidate debt, buy a second home, pay school fees, provide additional income and a host of other purposes. The mortgage itself has become ever more complex and there are an ever increasing number of lenders offering a myriad of mortgage options from which to choose.

As a result and with the mortgage market in a state of continuous flux, it is important to review existing mortgage arrangements every few years with a view to re-mortgaging if beneficial to do so. It is extremely difficult and time consuming for an individual to locate the most suitable mortgage for their circumstances without seeking professional advice.

As a 'whole of market' Independent Financial Adviser, Lloyds Independent Financial Services will search the entire mortgage market, utilising state-of-the-art technology, to find the most appropriate products for our clients' needs.

**Think carefully before securing other debts against your home.
Your property may be repossessed if you do not keep up repayments on your mortgage.**

For mortgage advice you can choose how we are paid: pay a fee, usually 0.75% of the mortgage amount or we can accept commission from the lender

Contact Us

For a free initial consultation without obligation, please contact us and the following address or on 01252 724121

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