



Presentation at BVA Congress

24 – 26 September 2009
Cardiff, UK

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Lloyd & Whyte
The Veterinary Division



Welcome

- Daniel James Cert PFS CIIMP
- BVA Member Services
- Lloyd & Whyte (Financial Services) Ltd
- Specialist Financial Advice For Vets



www.lloydwhyte.com/vets

The Session:

- Practical – You are involved!
- Types of financial advice
- Types of Financial Protection



3 types of financial adviser

- Tied Agents
 - Works for a single provider
- Multi-Tied Advisers
 - Works from a panel of providers
- Independent Financial Adviser (or whole of market)
 - Has access to the entire financial market



Existing Cover?

- Who has Life Assurance
- Who has Critical Illness Cover
- Who has Income Protection
- WHY?



Income Protection

- Probably the most important aspect of financial planning when you start work
- Replaces income in the event of incapacity
- Provides anything up to 60% of income
- Your determine the deferred period
- "Own Occupation" facility



Critical Illness

- Lump sum on diagnosis of a specified illness
- Conditions may include heart attack, cancer etc
- Cover normally arranged until 60 – 65
- “Own Occupation” cover is essential
- The younger you are the cheaper the cover is



Life Assurance

- Provides lump sum benefits upon death
- Benefits can be used to provide for dependents
- Commonly required as part of a mortgage agreement



Income Protection

- Probably the most important aspect of financial planning when you start work
- Replaces income in the event of incapacity
- Provides anything up to 75% of income
- You determine the deferred period
- "Own Occupation" facility

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- Lump sum on diagnosis of a specified illness
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Become a BVA member

- Plan your future
- Review, review, review
- Get SPECIALIST Independent Financial Advice
- Half price membership when you arrange Income Protection through Lloyd & Whyte



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Thank you

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