



Sharing heart-warming
stories of 2020



We're here to help

2020 has been an extraordinarily difficult year for many people.

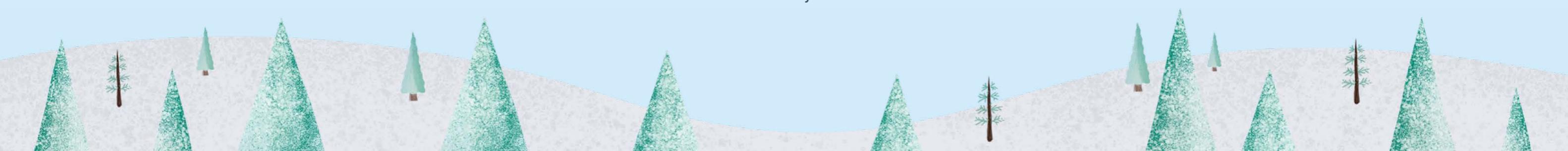
Everyone has had to adjust and change their lives, whether at home or work.

People, communities and businesses alike have shown amazing community spirit to each other, to neighbours and to friends.

Ascot Lloyd is no exception. We've been here to help our clients, our staff and local communities; no matter what.

We would like to share some real stories that show the compassion our people have had and how they've helped however they could.

And we'd like to say thank you to them and to all our clients and wish you a safe and healthy 2021.





Coping with difficult times

Meet Cath. A keen gardener, Cath is happiest when pottering outdoors, come rain or shine.

Following the sad passing of her father last year, Cath tragically lost her husband Henry in January. With her mother suffering from dementia and two family deaths so close together, Cath was struggling to cope.

The couple had been clients for more than 30 years and so Cath turned to Bob, her trusted Independent Financial Adviser for help. Bob was able to support with all the financial implications of Henry's death but as an adviser with an in-depth understanding of their history, he was also able to provide the emotional support that Cath desperately needed. He had become a family friend too over the years.

With the pandemic taking hold of the country, Bob stayed in touch and although Cath's parents weren't clients, Bob was able to support Cath with their finances too. This became all the more poignant when Cath's mother sadly passed away later this year.

Whilst the last year has been incredibly difficult for Cath, she has, at least, some peace of mind that her finances are all taken care of. So, she can concentrate on taking care of her beautiful garden, helping her find some solace in nature and plan what lies ahead for her.



When family comes first

Meet Geoff. 85 years old and happily enjoying retirement, Geoff whiles away time in his daughter's coffee shop. A very proud dad with a rather sweet tooth.

Unfortunately, when the pandemic hit, Sarah's hard-earned business was badly affected. With the coffee shop on the verge of collapse, Geoff was anxious for her and keen to help her find the funds she needed to keep her business afloat.

But he wasn't sure how. The widower had worked and planned all his life for a safe and secure future for him and his family. However, his investments were part of his retirement income. And whilst he owned his beautiful home in Buckinghamshire, he had planned to leave the property to his children to provide for their future.

Having worked closely with Sheetal, his Independent Financial Adviser for some time, Geoff knew exactly where to turn for help. Sheetal organised for Marie, one of our specialists, to help Geoff release some of the equity from the family home to support his daughter when she needed it most. Working with his solicitor, Sheetal also helped Geoff adjust his will to recognise his early gift to his daughter.

Thankfully by doing things as quickly as possible and taking advice, Geoff was able to remain in his home and minimise any additional cost like further tax. He could carry on enjoying his retirement and relax knowing he had done everything he could for his family, now and in the future.

A proud Dad with peace of mind during the pandemic.



Seizing the day

Meet Gail and Tim. Avid golfers and dedicated to their lifetime careers in the events industry. A solid and enjoyable career, until now.

When Coronavirus struck, the couple were hit hard. With all events cancelled and an uncertain road to recovery, the future looked gloomy for Gail and Tim.

The couple decided to reassess. Like so many, the pandemic had given them time to reflect on how valuable and short life can be. Following the tragic loss of a recently retired friend too early, Gail and Tim were determined to seize the day and enjoy life, whatever it threw at them.

They were particularly keen to explore early retirement and enjoy more of their favourite hobby, as well as spend time with their beloved grandchildren, so they got in touch with Aaron, their Independent Financial Adviser.

Aaron sat down with them to help them visualise different options and financial scenarios that would help them see the choices they had. With the possibility of future contracting work and taking into account how much they needed to live on and how much they owned already, Aaron helped Gail and Tim work out how they could semi-retire.

With a plan in their pocket and a golf-ball in hand, Gail and Tim are now living life to the full. They can while away hours on the golf course, plan future holidays abroad and spend precious time with grandchildren, confident that they have enough money for a fulfilling future too.



Going the distance

Meet Elsie. Occasional pianist at her local care home, Elsie lights up when playing the piano to her fellow residents; a remarkable escape from her dementia.

Elsie has a number of investments and trust funds which pay for her care but, with her daughter, Francesca, living in Australia, Elsie's accountant was the co-trustee.

When Elsie's accountant died unexpectedly, there was suddenly a gaping whole. There was no-one to act as a signatory and no-one to administer Elsie's finances including her care home payments.

Without anywhere else to turn and feeling further away than ever, Francesca got in touch with Elsie's Independent Financial Adviser, David.

David, who had kept meticulous records over the years, managed to trace the now retired family solicitor and lasting power of attorney. With David's help, Francesca and the solicitor were able to work together to resolve immediate issues so that her care home bills could be paid.

With travel restrictions making home visits unlikely any time soon, Francesca was incredibly grateful for David's help, as he sorted it all out from a distance. She now has peace of mind knowing that her mother's financial affairs are in order and Elsie can remain in her care home, keeping everyone's spirits up with her memorable melodies.



Helping our people

We are proud of the larger firm we've become, now with over 500 employees, but it is each and every individual here that matters and makes a difference.

Like our clients, our people have had to adjust quickly to new ways of working, whilst sorting out the turmoil facing their families, friends and homes.

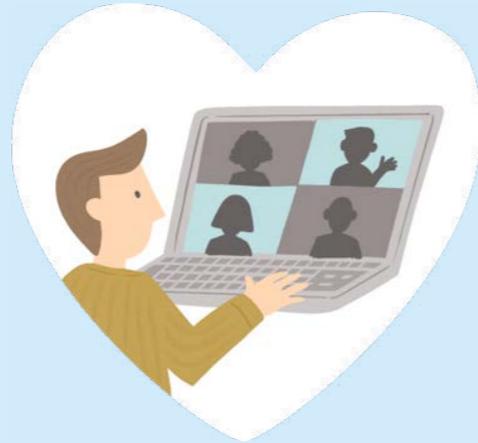
By helping them, they can still help you.

When working from home became the new normal, we kept going. No-one was furloughed and no-one had to travel into an office. And we've been able to stay open for clients all the way through.

Some of the little things have made a big difference.



Some of the little things have made a big difference



Zooming in on what's important

Seeing a friendly face every day has kept us all going. Zoom, FaceTime, WhatsApp and Teams have helped us connect so that we could talk to our clients and each other.



Staying well and positive

We've worked hard to keep everyone safe and well, encouraging regular exercise and healthy eating and lots of contact with friends and colleagues. We've had some fun too. Family lockdown competitions, fun and games have lifted spirits and lightened the load during tough times.



Some of the little things have made a big difference



School-work-life balance

Home schooling gave a new meaning to work-life balance. To alleviate struggles, we gave parents some extra paid leave to support their challenging home-schooling responsibilities. And the wider teams helped share the load.



Being adaptable and staying safe

We know that family comes first, so staff were empowered to structure their working days around family needs. And when staff were visiting the office or clients, we provided suitable protective equipment and guidance, so everyone stayed safe.





Helping the wider community

We talk about being a national firm, but it is our local presence and support for communities that keeps us in touch. Despite lockdown restrictions we've remained dedicated to helping, however we can.





The Great Tour 2020

We were delighted to sponsor The Great Tour cycle ride getting off the ground just as lockdown 1 eased in June. A 64-day, 7000km cycle ride around the UK Coastline it raised over £15,000 for Diabetes UK and Ambitious about Autism. Thank you to our enthusiastic employees and clients who took part, alongside the inspiring Great Tour team.



Walking for the isolated

Our annual, company-wide walking competition saw 17 teams get involved. Inspired by lockdown walks and competing to record the highest number of combined steps in 4 weeks, the winners received £1,000 to donate to the charities of their choice including Refuge, Mermaids UK and Papyrus.





Crisis this Christmas

Our 2020 Christmas challenge has started in earnest to raise as much as we can and support the Crisis Christmas effort helping the homeless, keeping them warm and giving them the dignity they deserve. From bake-offs and Christmas card competitions to decorate your home-office competitions, these are some of the activities going on, all remotely of course.



Running for dad

We were very proud to sponsor young Fraser who's aim is to raise £10,000 for St Michael's Hospice. When his father passed away in 2017 Fraser challenged himself to complete a fun run every year to cover the cost of his dad's stay. Having already raised over £6,000 in 3 years, we know these vital funds will provide huge support for families living with terminal illness.



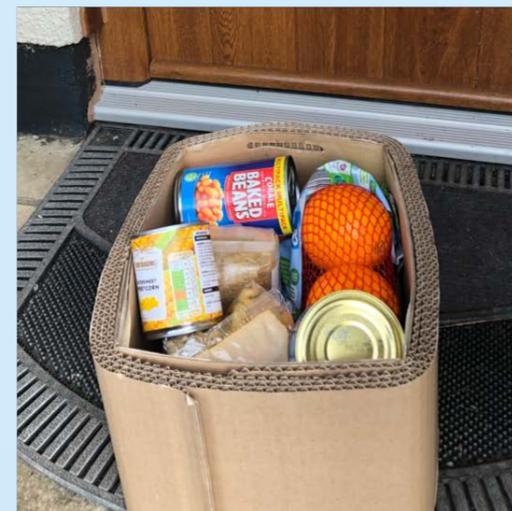
Inspiring individuals

Finally and perhaps most inspiring of all is that we are proud to know that the people who work for Ascot Lloyd are the sort of people who just like to help, however they can.

Of course Ascot Lloyd can't take recognition for the great things our people decide to do off their own back, but what we can and do is give them time off to do these wonderful things.

And that makes us very proud of them.





Inspiring stories

Ree Josh

Ree got involved with the local foodbank and coordinated a collective village effort to provide regular support for families in need.

Angela Anthony

Angela, who has volunteered with St John's Ambulance for 20 years, raised over £3,000 for the charity to support the national effort during the pandemic.

Caraline Winsor

Caraline offered her local shop keeper a place to stay during lockdown so he could protect his keyworker family and keep his shop open for the vulnerable village community.



Inspiring stories

Richard Adams

Richard offered mental wellbeing support to peers and delivered shopping to those shielding in his local community.

Caroline Moore

Caroline donated her hair to the Little Princess Trust to be made into wigs for children going through chemotherapy.

Melanie Hall

Melanie created a magical fairy trail along her local footpath to bring joy to walkers and their children during lockdown.



Thank you

As 2020 draws to a close, we'd like to thank our clients for staying with us and supporting us this year and, letting us help them in whatever way we could. And we'd like to thank our employees for their commitment and versatility, coming together to show that, as individuals and as a team, we've been able to stay resilient and make a difference.

Stay safe this winter and don't forget, we're here to help if you need us.

If you'd like to make a donation to Crisis this Christmas in support of the Ascot Lloyd effort, please visit [JustGiving](#).



 Ascot Lloyd
Independent Financial Advice

Important information

Past performance is not a guide to future performance and may not be repeated. Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back any of the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rate changes may cause the value of overseas investments to rise or fall.

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