

**Support for when
you need it most**

Owl
Financial



Making financial decisions can be daunting sometimes. Challenging events like bereavement or divorce, ongoing difficulties because of serious illness or disability, and even a tough day at the office can all have a significant impact on our willingness or ability to manage our finances.



But the tough times can be eased with a kind word, a helping hand, or expert advice to put you back in control. Owl Financial and your adviser work together to support you when you need it most so you can make the best financial decisions for yourself and the people you care about.

No matter what life has in store for you, we want to help you face the future with confidence and optimism.

We're here for you, no matter what

We're here for you, whether you're grieving a loved one, going through a divorce, battling a serious health condition, or experiencing any other challenges that make it hard to manage your finances effectively.

But there are other things that can adversely affect your relationship with your finances. Caring responsibilities, poor mental health and unpredictable income are just a few examples of things that can make financial decisions seem daunting.

Maybe you feel like you don't know enough about financial products. Maybe you struggle to wrap your head around complex financial topics. You might be stressed at work or worried about a loved one who's unwell. Or maybe you're just having one of those days.

Whatever you're facing, it's important to ask for help. We're here to provide you with expert financial advice. Letting us know about any difficulties you're facing ensures we can create the best possible outcomes for you.

Everyone will need additional support at some point, and everyone's circumstances are unique. We work with you to understand your situation and give you practical advice that suits your needs.





It starts with a conversation

Our job is to listen to you and understand your situation. A full picture helps us provide you with a truly personal service, tailoring our advice to your circumstances and supporting you when you need it most.

You can talk to us in confidence about any concerns you have, no matter how small or unimportant they may seem. We will continue to take them into account when providing you with advice, adjusting our approach to suit your circumstances.

It's helpful for us to know if the additional support we're providing is helpful or if you want to do things differently. It's important to keep the conversation going so that we can always act in your best interests.

Your service is always personal, and there are many ways that we can adjust our approach to cater to your unique needs:

- Take your time. You can spread discussions over several short meetings instead of one long one, giving you the chance to digest information at your pace.
- Conversations where and when you're comfortable. We can be flexible about the time, location and nature of your meetings depending on your preferences.
- There's no rush. Meetings will always happen at a pace you're comfortable with so that you have enough time to decide what's right for you and your loved ones.
- Friends and family welcome. You can bring friends and relatives to any of your meetings, whether that's to support you or because they might be affected by your financial decisions.

You can contact Owl Financial if you're the trusted individual for someone who may not be sharing information about a challenge that's putting them at risk.



Call 0345 646 1308 if you have any specific support needs. You can also call us if you're the trusted individual for a friend or relative seeking advice from us and you think they may not be sharing details that put them at risk. Any information you provide is entirely confidential and only used to ensure the best outcome for our clients.

Support beyond Owl Financial

You can rely on us for trusted, personalised financial advice, but there might be times when you want other forms of support.

We've provided a list of organisations that offer a range of services to help support you through life's challenges.

If you're at risk or in an emergency, please contact the police or your local authority safeguarding team.

For general advice you can contact **Citizens Advice** (www.citizensadvice.org.uk) or **MoneyHelper** (www.moneyhelper.org.uk/en).

Addiction

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| Action on Addiction | www.actiononaddiction.org.uk | 020 3981 5525 |
| With You | www.wearewithyou.org.uk | |

Armed forces

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|----------------------|--|---------------|
| Help for Heroes | www.helpforheroes.org.uk | 0300 303 9888 |
| Royal British Legion | www.britishlegion.org.uk | 0808 802 8080 |
| SSAFA | www.ssafa.org.uk | 0800 260 6780 |

Bereavement

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| Cruse Bereavement Support | www.cruse.org.uk | 0808 808 1677 |
| National Bereavement Service | www.thenbs.org | 0800 0246 121 |
| Slow Group | www.slowgroup.co.uk | 07532 423 674 |
| The Good Grief Trust | www.thegoodgrieftrust.org | |

Caring responsibility

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| Age UK | www.ageuk.org.uk | 0800 678 1602 |
| Carers UK | www.carersuk.org | 0808 808 7777 |

Childbirth

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| Maternity Action | www.maternityaction.org.uk | 020 7253 2288 |
| Sands | www.sands.org.uk | 0808 164 3332 |

Debt

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|--------------------|--|---------------|
| Business Debt Line | www.businessdebtline.org | 0800 197 6026 |
| Money Helper | www.moneyhelper.org.uk | 0800 138 7777 |
| National Debt Line | www.nationaldebtline.org | 0808 808 4000 |
| StepChange | www.stepchange.org | 0800 138 1111 |

Domestic abuse

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|-------------------|--|---------------|
| Men's Advice Line | www.mensadviceline.org.uk | 0808 801 0327 |
| Refuge | www.refuge.org.uk | 0808 2000 247 |
| Women's Aid | www.womensaid.org.uk | |

Hearing impairment

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|-----------------------------------|--|---------------|
| Royal Association for Deaf People | www.royaldeaf.org.uk | 0300 688 2525 |
| RNID | www.rnid.org.uk | 0808 808 0123 |





Homelessness

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|-----------------------------------|--|--|
| Citizens Advice | www.citizensadvice.org.uk | England: 0800 144 8848 Wales: 0800 702 2020 Scotland: 0800 028 1456 |
| Housing Rights (Northern Ireland) | www.housingrights.org.uk | 028 9024 5640 |
| Shelter | www.shelter.org.uk | England & Scotland: 0808 800 4444 Wales: 08000 495 495 |

Low English skills

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| Learn English | learnenglish.britishcouncil.org | |
| The Bell Foundation | www.bell-foundation.org.uk | 01223 275 588 |
| The Reading Agency | www.readingagency.org.uk | 07933 181 889 |

Low or erratic income

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|-------------------|--|---------------|
| Glasspool | www.glasspool.org.uk | |
| The Money Charity | www.themoneycharity.org.uk | 0207 062 8933 |
| Turn2Us | www.turn2us.org.uk | |

Low mental capacity or learning disability

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| Alzheimer's Society | www.alzheimers.org.uk | 0333 150 3456 |
| British Dyslexia Association | www.bdadyslexia.org.uk | 0333 405 4567 |
| Dementia UK | www.dementiauk.org | 0800 888 6678 |
| Mencap | www.mencap.org.uk | 0808 808 1111 |
| Office of the Public Guardian | www.gov.uk/government/organisations/office-of-the-public-guardian | 0300 456 0300 |

Mental health or emotional resilience

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| Mind | www.mind.org.uk | 0300 102 1234 |
| Samaritans | www.samaritans.org | 116 123 |

Physical disability

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| Disability Rights UK | www.disabilityrightsuk.org | 0330 995 0400 |
| Scope | www.scope.org.uk | 0808 800 3333 |

Relationship breakdown

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| Gov UK | www.gov.uk/divorce | |
| Gingerbread | www.gingerbread.org.uk | 0808 802 0925 |

Serious or terminal illness

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|--------------------------|--|---------------|
| Hospice UK | www.hospiceuk.org | 020 7520 8200 |
| Independence at Home | independenceathome.org.uk | 020 8427 7929 |
| Macmillan Cancer Support | www.macmillan.org.uk | 0808 808 0000 |
| Marie Curie | www.mariecurie.org.uk | 0800 090 2309 |
| Sue Ryder | www.sueryder.org | |

Victim of crime

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| Victim Support | www.victimsupport.org.uk | 0808 168 9111 |
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Visual impairment

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| RNIB | www.rnib.org.uk | 0303 123 9999 |
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would like this brochure in
an alternative format.

With you through life[®]

www.owlfinancial.co.uk

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