



MODERN SLAVERY STATEMENT

At Lloyd & Co Financial Planning Ltd we are committed to managing our business in an ethical manner, we recognise that it is a management responsibility to respect and uphold human rights across our business and this is a duty that we owe to all our stakeholders including clients, colleagues and the communities in which we operate. We will not tolerate or condone abuse of human rights (including modern slavery) in any part of our business or sphere of influence and we are committed to minimising the risk of slavery or human trafficking in any part of our supply chain.

About Lloyd & Co Financial Planning Ltd

Lloyd & Co Financial Planning Ltd is growing independent financial practice based in Southport Merseyside. We operate across the UK and We are passionate about our profession. Our ethos is focused firmly on our client's happiness. We place our client's hopes, goals and aspirations at the heart of our planning. We have a dedicated team of advisors and administrators that look after over all our funds under management and an ever-growing client base.

Lloyd & Co Financial Planning Ltd is part of a group of companies that provide a range of advice and support in a range of financial services as details below:

Lloyd & Co Trusts and Estates – Our Wills, Power of Attorney, IHT and Trust Planning services are second to none. We will ensure you are thoroughly informed about your options and given the peace of the mind that you have adequately prepared your financial affairs for your family in your absence.

Lloyd & Co Employee Benefits – We can work with you and your staff to create a tailored benefit package to meet your needs, wants and dreams. We help harness the power of employee engagement, creating a desirable productive workforce.

Lloyd & Co Insurance Services - Lloyd & Co. Insurance evolved from our financial planning and employee benefits businesses, as our existing clients really appreciated our service and wanted us to look after all of their business protection needs. Our insurance division has since flourished however it still works closely with the other business divisions to ensure client service is at the centre of our mission.

Lloyd & Co R&D Capital Allowance - We provide a complete, inhouse service, starting with the initial financial due diligence, through to the survey and report writing then finally helping and assisting your accountant to submit the report and amending the tax computations.

Our Supply Chains



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We are independent financial practice that provides services and solutions for our clients. Our supply chains include platform operators, fund managers, investment solutions and technology providers. Also, our offices employ (or through third party companies employ) minimal ancillary staff such as cleaners. Purchasing of our administrative supplies throughout our offices is through a centrally located supply point with our preferred suppliers. All supplier contracts are reviewed by our senior management team to ensure they are in line with our company values and have documented policies in relation to Modern Slavery and Human Trafficking.

Our Policies on Slavery and Human Trafficking

Lloyd & Co Financial Planning Ltd strives to ensure that there is no modern slavery or human trafficking in any part of our business or our supply chains.

Our contracts of employment, service agreements and policies contained within our employee handbook reflect our commitment to act ethically and with integrity with the objective that this is achieved. We ensure that all our key policies including our vision and values, equal opportunities, bullying and harassment and whistleblowing are available to all our colleagues through our HR portal.

Lloyd & Co Financial Planning offers employees a number of individuals within the firm who they can report any concerns to. The individuals selected are in varied positions within the business. Employees are also provided with impartial third parties where they can also report any concerns to.

Our policies for our Clients include procedures to prevent financial crime, including anti-money laundering, anti-bribery & corruption, anti-tax evasion and sanctions, which are all supported by colleague training and awareness programmes. We review and monitor our policies and procedures annually as part of our ongoing Risk and Compliance arrangements.

We have appointed a dedicated member of our management team to ensure that we are driving awareness throughout our business to demonstrate that we are committed to our whistle-blowing policy and to protecting genuine whistle-blowers. We review our policy annually to ensure that we are responding appropriately to any concerns raised, learning from events where necessary and ensuring that all our colleagues know how to access and use the policy.

Training for Slavery and Human Trafficking

Training for Modern Slavery and Human Trafficking is delivered to all staff members as part of our training programme to ensure they continue to understand their roles and responsibilities as part of the Modern Slavery Legislation. The training programme along with whistle blowing information is available to all employees via our HR portal.



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Due Diligence Process and Risk Assessment for Slavery and Human Trafficking

As part of our initiative to identify and mitigate risk we ensure that we follow a fair, legal and non-discriminatory recruitment process and that all of our colleagues meet the relevant Asylum and Immigration Act 1996 or the Immigration, Asylum and Nationality Act 2006 requirements. We also complete thorough background checks on all colleagues. We are committed to and at all times uphold diversity and inclusion in all facets of our business and ensure that our colleagues are appropriately supported. Our remuneration and reward policies ensure that all colleagues receive a living wage for the role that they do and that their individual contributions are recognised.

Supplier Adherence to Our Values

We have zero tolerance to slavery and human trafficking and have arrangements in place to ensure those in our supply chain and contractors operate in line with our Company values. We periodically review the policies dealing with slavery and human trafficking of our suppliers.

Our effectiveness (KPI) in combating Slavery and Human Trafficking

Our effectiveness is audited as part of our internal audit annual plan and reviewed by the Board annually as part of our Compliance and Risk review.

Key KPIs include:

- Number of cases discovered in supply chain and operations since reporting began
- Number of new suppliers vetted in the reporting year
- Number of employees who have completed the Modern Slavery and Human Trafficking Training Module

Closing Statement

As far as we are aware, no modern slavery concerns were identified as part of the current assessment procedures of our supply chain.

This statement is made pursuant to section 54(1) of the Modern Slavery Act 2015 and constitutes Succession's slavery and human trafficking statement for the financial year ending 31st March 2023.



LLOYD & CO.
FINANCIAL PLANNING

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This statement is approved by the Lloyd & Co Financial Planning Board of Directors