

**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](http://www.citizensadvice.org.uk)) or **MoneyHelper** ([www.moneyhelper.org.uk/en](http://www.moneyhelper.org.uk/en)).

<b>Addiction</b>		
Action on Addiction	<a href="http://www.actiononaddiction.org.uk">www.actiononaddiction.org.uk</a>	020 3981 5525
With You	<a href="http://www.wearewithyou.org.uk">www.wearewithyou.org.uk</a>	
<b>Armed forces</b>		
Help for Heroes	<a href="http://www.helpforheroes.org.uk">www.helpforheroes.org.uk</a>	0300 303 9888
Royal British Legion	<a href="http://www.britishlegion.org.uk">www.britishlegion.org.uk</a>	0808 802 8080
SSAFA	<a href="http://www.ssafa.org.uk">www.ssafa.org.uk</a>	0800 260 6780
<b>Bereavement</b>		
Cruse Bereavement Support	<a href="http://www.cruse.org.uk">www.cruse.org.uk</a>	0808 808 1677
National Bereavement Service	<a href="http://www.thenbs.org">www.thenbs.org</a>	0800 0246 121
Slow Group	<a href="http://www.slowgroup.co.uk">www.slowgroup.co.uk</a>	07532 423 674
The Good Grief Trust	<a href="http://www.thegoodgrieftrust.org">www.thegoodgrieftrust.org</a>	
<b>Caring responsibility</b>		
Age UK	<a href="http://www.ageuk.org.uk">www.ageuk.org.uk</a>	0800 678 1602
Carers UK	<a href="http://www.carersuk.org">www.carersuk.org</a>	0808 808 7777
<b>Childbirth</b>		
Maternity Action	<a href="http://www.maternityaction.org.uk">www.maternityaction.org.uk</a>	020 7253 2288
Sands	<a href="http://www.sands.org.uk">www.sands.org.uk</a>	0808 164 3332
<b>Debt</b>		
Business Debt Line	<a href="http://www.businessdebtline.org">www.businessdebtline.org</a>	0800 197 6026
Money Helper	<a href="http://www.moneyhelper.org.uk">www.moneyhelper.org.uk</a>	0800 138 7777
National Debt Line	<a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>	0808 808 4000
StepChange	<a href="http://www.stepchange.org">www.stepchange.org</a>	0800 138 1111
<b>Domestic abuse</b>		
Men's Advice Line	<a href="http://www.mensadviceline.org.uk">www.mensadviceline.org.uk</a>	0808 801 0327
Refuge	<a href="http://www.refuge.org.uk">www.refuge.org.uk</a>	0808 2000 247
Women's Aid	<a href="http://www.womensaid.org.uk">www.womensaid.org.uk</a>	
<b>Hearing impairment</b>		
Royal Association for Deaf People	<a href="http://www.royaldeaf.org.uk">www.royaldeaf.org.uk</a>	0300 688 2525
RNID	<a href="http://www.rnid.org.uk">www.rnid.org.uk</a>	0808 808 0123





Homelessness		
Citizens Advice	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>	England: 0800 144 8848 Wales: 0800 702 2020 Scotland: 0800 028 1456
Housing Rights (Northern Ireland)	<a href="http://www.housingrights.org.uk">www.housingrights.org.uk</a>	028 9024 5640
Shelter	<a href="http://www.shelter.org.uk">www.shelter.org.uk</a>	England & Scotland: 0808 800 4444 Wales: 08000 495 495

Low English skills		
Learn English	<a href="http://learnenglish.britishcouncil.org">learnenglish.britishcouncil.org</a>	
The Bell Foundation	<a href="http://www.bell-foundation.org.uk">www.bell-foundation.org.uk</a>	01223 275 588
The Reading Agency	<a href="http://www.readingagency.org.uk">www.readingagency.org.uk</a>	07933 181 889

Low or erratic income		
Glasspool	<a href="http://www.glasspool.org.uk">www.glasspool.org.uk</a>	
The Money Charity	<a href="http://www.themoneycharity.org.uk">www.themoneycharity.org.uk</a>	0207 062 8933
Turn2Us	<a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>	

Low mental capacity or learning disability		
Alzheimer's Society	<a href="http://www.alzheimers.org.uk">www.alzheimers.org.uk</a>	0333 150 3456
British Dyslexia Association	<a href="http://www.bdadyslexia.org.uk">www.bdadyslexia.org.uk</a>	0333 405 4567
Dementia UK	<a href="http://www.dementiauk.org">www.dementiauk.org</a>	0800 888 6678
Mencap	<a href="http://www.mencap.org.uk">www.mencap.org.uk</a>	0808 808 1111
Office of the Public Guardian	<a href="http://www.gov.uk/government/organisations/office-of-the-public-guardian">www.gov.uk/government/organisations/office-of-the-public-guardian</a>	0300 456 0300

Mental health or emotional resilience		
Mind	<a href="http://www.mind.org.uk">www.mind.org.uk</a>	0300 102 1234
Samaritans	<a href="http://www.samaritans.org">www.samaritans.org</a>	116 123

Physical disability		
Disability Rights UK	<a href="http://www.disabilityrightsuk.org">www.disabilityrightsuk.org</a>	0330 995 0400
Scope	<a href="http://www.scope.org.uk">www.scope.org.uk</a>	0808 800 3333

Relationship breakdown		
Gov UK	<a href="http://www.gov.uk/divorce">www.gov.uk/divorce</a>	
Gingerbread	<a href="http://www.gingerbread.org.uk">www.gingerbread.org.uk</a>	0808 802 0925

Serious or terminal illness		
Hospice UK	<a href="http://www.hospiceuk.org">www.hospiceuk.org</a>	020 7520 8200
Independence at Home	<a href="http://independenceathome.org.uk">independenceathome.org.uk</a>	020 8427 7929
Macmillan Cancer Support	<a href="http://www.macmillan.org.uk">www.macmillan.org.uk</a>	0808 808 0000
Marie Curie	<a href="http://www.mariecurie.org.uk">www.mariecurie.org.uk</a>	0800 090 2309
Sue Ryder	<a href="http://www.sueryder.org">www.sueryder.org</a>	

Victim of crime		
Victim Support	<a href="http://www.victimsupport.org.uk">www.victimsupport.org.uk</a>	0808 168 9111

Visual impairment		
RNIB	<a href="http://www.rnib.org.uk">www.rnib.org.uk</a>	0303 123 9999

---

Please let us know if you  
would like this brochure in  
an alternative format.

---

With you through life®

[www.owlfinancial.co.uk](http://www.owlfinancial.co.uk)

Issued in September 2024.

Approved by Openwork Limited on 12/03/26.

Owl Financial is a trading style of Openwork Limited, which is authorised and regulated  
by the Financial Conduct Authority. Openwork Limited is registered in England 4399725.

Registered Office: Auckland House, Lydiard Fields, Swindon SN5 8UB. Telephone: 01793 567888