Support for when you need it most

aFinancial
mortgages made simple

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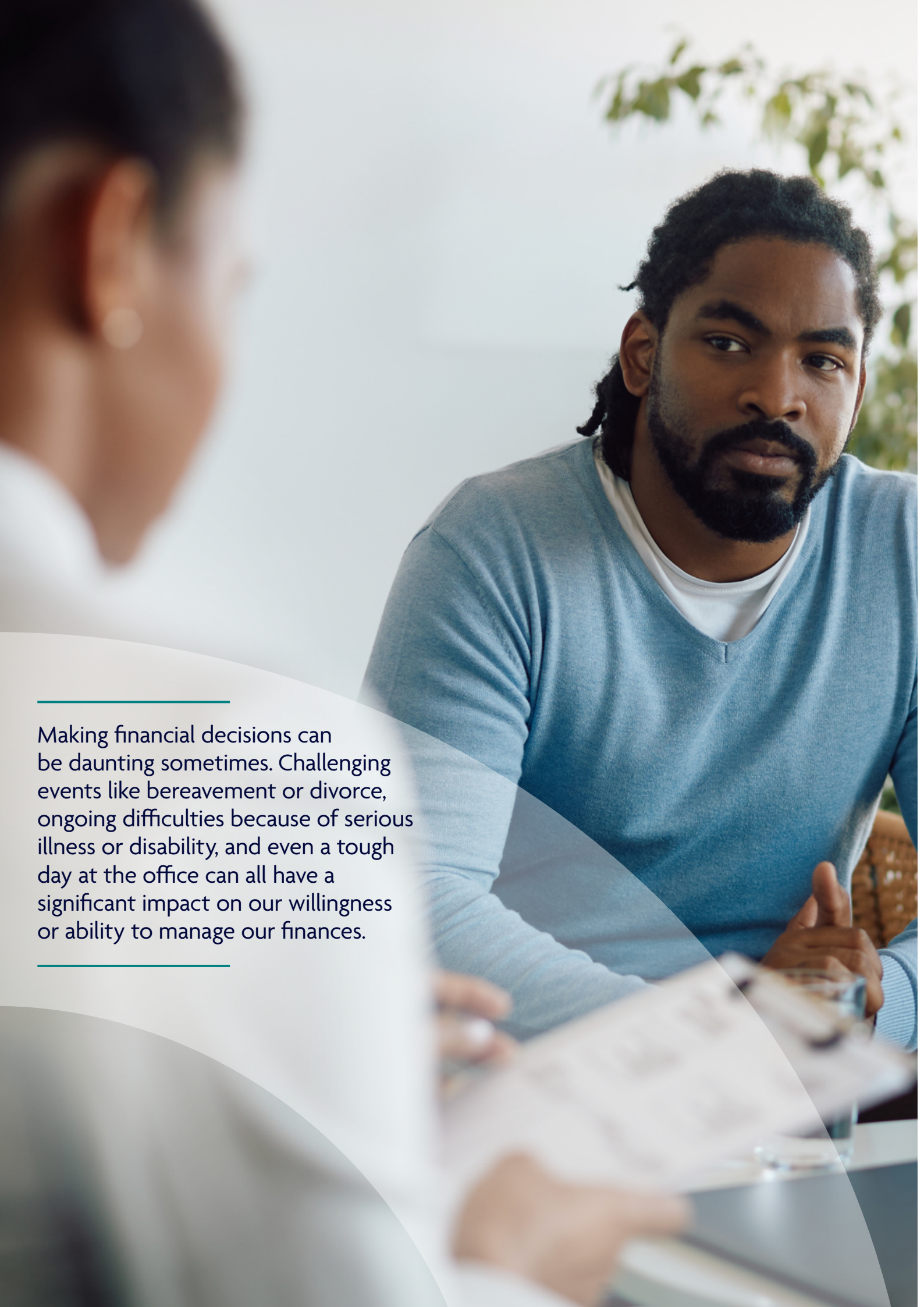

Making financial decisions can be daunting sometimes. Challenging events like bereavement or divorce, ongoing difficulties because of serious illness or disability, and even a tough day at the office can all have a significant impact on our willingness or ability to manage our finances.

But the tough times can be eased with a kind word, a helping hand, or expert advice to put you back in control. The Openwork Partnership 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 The Openwork Partnership 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 The Openwork Partnership

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

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

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

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

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

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

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

Serious or terminal illness		
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		
Victim Support	www.victimsupport.org.uk	0808 168 9111

Visual impairment		
RNIB	www.rnib.org.uk	0303 123 9999

aFinancial
51-52 Calthorpe Road
Birmingham
County
B15 1TH
0333 123 9 888
enquiries@afinancial.co.uk
afinancial.co.

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

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