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planning for life

The Family Estate

Background

- Mrs A's Husband passed away some time ago
- Mrs A had taken on a sizeable property and investment portfolio
- Mrs A has three grown up children and new partner who lives with her

| Home - £400K | Property - £1M | Investments - £800K |

| Rental Income - £40K | Cash - £35K |

Challenges

- The client didn't fully understand the make-up of her investments
- The client's affairs were somewhat disorganised
- There was an IHT liability which needed to be addressed
- Confirmed how much the client needed to live

What we did

- Agreed a plan of action for property disposal
- Simplified and consolidated the investments
- Developed a bespoke investment strategy within risk tolerances
- Ensured that the client's wishes were met in relation to the distribution of her estate on her death

The Results

- Re-structured the investment portfolio to work efficiently and ensure that it was understood
- Simplified the management and reporting of the investments so it was understandable
- Reduced the portfolio risk and return characteristics to improve performance
- Allowed the client to feel more in control and understand more

What our Client said

'Having taken the time to understand my situation and objectives, Les has given both myself along with the family great confidence that our financial affairs are being properly looked after as well as being reviewed regularly' - Mrs A from Essex

The Financial Conduct Authority does not regulate taxation or trust advice