

## The Life Planners

### Background

- Mr and Mrs B have grown up children from their first marriages
- Mr and Mrs B both recently stopped full time working
- Mr B is receiving his armed forces pension and Mrs B is receiving her company pension

Home - £350K

Mr B's Investments - £15K

Mrs B's Private Pensions - £160K

Mrs B's Investments - £63K

Cash - £20K

### Challenges

- The clients didn't fully understand investment, pension and tax issues
- Their affairs were somewhat disorganised
- The clients were unclear as to how much they would need in retirement

### What we did

- Simplified and consolidated investments
- Developed a bespoke investment strategy within risk tolerances
- Calculated the amounts required to fund retirement

### 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 clients to feel more in control and understand more

### What our Client said

'Our main aim has been to have financial security in retirement. Les has provided an invaluable one to one service in assessing and planning the way forward to achieve our goal. We've always felt confident in his ability to manage our finances and to suggest and explain the reasons for changes when necessary to keep the plan on track. His style and individual approach to our needs has provided a very caring and personal service. This has given us a feeling of comfort for the future' - Mr and Mrs B from Dorset

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