

The Consolidators

Background

- Mr and Mrs S were recently married
- Mrs S has a son at university
- Mr and Mrs S recently moved home

Home - £800K

Mr S's Pensions - £500K

Mr S's Investments - £315K

Mrs S's Pensions - £400K

Mrs S's Investments - £20K

Cash - £30K

Challenges

- The clients didn't fully understand pensions and tax issues
- Their affairs were somewhat disorganised
- There was a potential IHT liability
- 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
- Ensured that their estate passed on as per their wishes

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 concern was to establish if we had enough money to support the lifestyle that we wanted when we'd stopped working and to consolidate to make things easier to manage. We've always felt relaxed and in control where Les presents the reality of our situation giving us confidence that if we're not on course, to make changes as necessary. We've always had 100% confidence in recommending Les's services to family and friends' - Mr and Mrs S from Buckinghamshire