

The Retiree

Background

- Miss T decided to reduce her working hours to remain part time working from home
- Miss T wanted to simultaneously enact her private pension as her State Pension was about to commence
- Miss T was keen to remain liquid with respect to her residual capital

Home - £300K

Pensions - £150K

Investments - £125K

Cash - £30K

Challenges

- The client didn't fully understand the make-up of her investments
- The client's affairs were somewhat disorganised
- There were significant assets dotted around which needed review and management
- Confirmed how much the client needed to live

What we did

- Simplified and consolidated the investments
- Developed a bespoke investment strategy within risk tolerances
- Ensured that the client's wishes were met, particularly the distribution of her estate on her death
- Established a plan to ensure that client's residual capital was held as per her requirements

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

'The most important thing is when I retired, Les was able to help organise my finances so that I could do what I wanted to do. Despite the plethora of choices, his guidance and recommendations took the pain out of the process and enabled clear thinking and decision making' - Miss T from Hertfordshire