

## Case Study 1

### Pension Planning

Mark saw a couple who both had personal pension plans and pensions from previous employers. They had not heard from their existing Financial Adviser for some time and wanted to find out what was best to do with the existing pension they had.

#### They need help with

- Wanting to understand what pensions they actual had
- How much they currently had in their pensions
- Simplifying the amount of paperwork they got from all the pension providers
- What income in retirement they may get
- Could the pension plans be improved to get better returns
- Should they be paying into a pension

Mark undertook a detailed analysis of their existing schemes and chatted through the options they had in a way that the client could understand.

Mark was able to transfer the existing pension funds into a pension plan for each of them and select a potentially better investment to enable the pension fund to grow at a higher rate than they had done.

#### This meant that

- Clients understood what pension benefits they had
- One pension plan to deal with rather than many, so clients can keep track of what they have.
- They are now aware of the potential income they may get in retirement
- Potentially better returns as better performing investments have been selected
- They are now paying into the pensions to help improve their retirement
- **Mark contacts the clients every year to review the pensions.**



## Case Study 2

### Investment Planning

Mark saw a lady that needed to utilise her Individual Savings Account (ISA) limit for the current tax year and review her existing investment holdings to help generate an income. She had not heard from her existing Financial Adviser for some time and wanted to find out what was best to do with her money.

#### She needed help with

- Understanding what her existing Financial Adviser had set up, as she was not confident that it was the right option for her.
- Had not heard from her financial adviser and wanted an adviser to contact her regularly
- Wanted to understand what investments she had
- Need to generate an income from the money in the best way
- Wanted to use her ISA allowance for this tax year
- Wanted to ensure her money was growing as best as possible

Mark had a detailed conversation with the lady to find out what she needed and looked into the existing investments she had. Mark advised the client to change her investments as they were not structured tax efficiently for the client and secondly the investments were too high risk for the level of risk the client wanted to take.

#### This meant that

- She was able to utilise her ISA allowance for the current tax year
- The right investments were selected to ensure a tax efficient income was provided
- Potentially better performance at a lower investment risk level could be achieved.
- She was aware of exactly what she had a where the money had been invested.
- She gets regular contact from mark once a year to review her investments.





## CASE STUDY THREE

### Case Study 3

#### Protection planning

A couple with children wanted to ensure that should something happen to either of them that the family could afford to maintain their standard of living. This was important as they did not want their children to suffer financially.

#### They needed help

- To understand what different protection policies were available
- What protection they required
- How much would it cost
- Keeping premiums within their affordable monthly costs

Mark spent time with the couple talking through the various options that were available. Mark discussed what the clients needed and what was important to them and advised on a range of protection policies to ensure the family would not suffer financially should something happen.

#### This meant that

- The couple got the protection they needed
- The policies were at the correct sum assured and over the correct period of time
- The premiums were kept within their stated monthly affordability
- The whole of the market was researched to ensure very competitive premiums.

