

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.

Help Needed

- 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

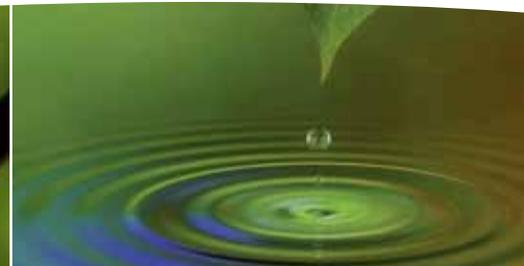
Mark undertook a detailed analysis of their existing schemes and chatted through the options they had in a way that the client could understand.

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

ISA 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.

Help Needed

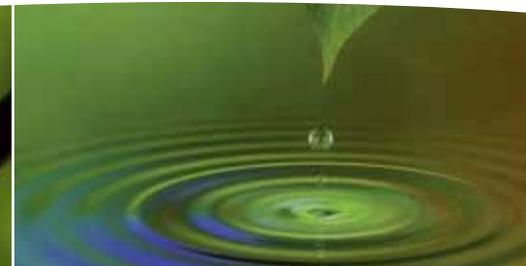
- Understanding what her existing ISA that her old Financial Adviser had set up, as she was not confident that it was the most appropriate option for her.
- Had not heard from her financial adviser and wanted an adviser to contact her regularly
- Wanted to understand what ISA and Investments she had
- Need to generate an income from the money in the best way
- Wanted to use her ISA allowance each 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 ISA she had. Mark advised the client to change her ISA and 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 most appropriate ISA and 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 and where the ISA and Investment had been invested

She gets regular contact from mark to review her ISA and investment.





CASE STUDY THREE

Case Study 3

Drawdown Planning

Mark saw a lady that was retiring and wanted a flexible way to take money from her pension. She did not want the set income that an annuity would pay, as she had other income in retirement. The flexibility was important as she wanted to take different levels of income and tax free cash at times that suited her. She also wanted to ensure that the pension value would pass onto her family and estate when she died.

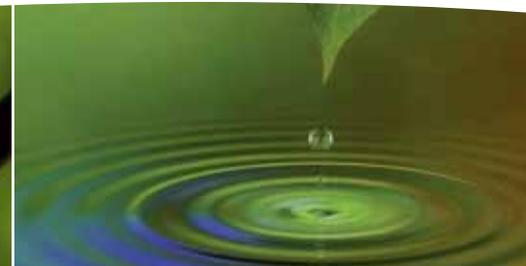
Help Needed

- To understand the level of income that could be drawn
- Death benefits that could be passed onto her family and estate
- Where to invest the pension money
- Potentially the best options for the pension to invest in to make the most money
- How much tax free cash could be potentially received
- How to set up and take money from the Drawdown pension in the most tax efficient way

Mark spent time with the lady talking through her needs to find a suitable solution. Mark took into account the lady's attitude to investment risk, to select the right level of investment risk so that the lady was comfortable with the drawdown policy. Ensured the income and tax free cash withdrawals were set up at the right level. Ensured the correct tax efficiency was used where possible. The lady got the right level of income, with the flexibility that she wanted for the future.

This meant that

- Flexible amounts of income could be withdrawn – changed when required.
- The pension fund value could be passed onto family and her estate on death
- She received the correct level of tax free cash
- Correct investment structure within the Drawdown policy put into place, to help potentially gain greater returns.
- Correct investment risk level taken within the Drawdown policy
- Future withdrawals and tax free cash could be taken if required



Case Study 4

Annuity Planning

A gentleman was retiring and need to take his tax free cash and required an income to maintain himself in retirement. He had received the potential income and tax free cash figures that he would receive from his existing pension provider, but wanted to gain advice to see if he could get more money and income from his pension.

Help Needed

- To understand what different annuity options were available
- What income he could receive
- How much tax free cash he could potential receive
- Ensuring income would continue should he die, so that his wife would have income.

Mark spent time with the gentleman talking through the various annuity options that were available. Mark took into account the gentleman's health, which meant more potential income could be gained from the annuity. Mark ensured the gentleman's spouse would receive income on the death of her husband and included guarantee period to help ensure good value within the annuity.

This meant that

- The gentleman received 20% more income
- The gentleman had peace of mind knowing his spouse was protected
- He received the correct level of tax free cash
- He got guaranteed income to maintain his and his wife in retirement.
- The whole of the market was researched to ensure a very competitive annuity was set up

