



BILL & JEAN ARE CONSIDERING RETIREMENT. BOTH ARE STILL WORKING IN ORDER TO SAVE FOR THIS MILESTONE, HOWEVER THEIR GOAL IS TO FULLY RETIRE IN FOUR TO FIVE YEARS. IN THE MEANTIME, THEY WOULD LIKE TO REDUCE THEIR WORKING HOURS ALTHOUGH THEY ARE UNSURE IF THEIR FINANCIAL SITUATION WILL ALLOW THIS.

Their affairs had become disorganised and hadn't been reviewed in a number of years. They were worried that their money wouldn't sustain their lifestyle and would be eroded by inflation.

Bill and Jean came to us asking if we could review their pensions and other investments that they held.

When we met with Bill and Jean, we followed our financial planning process to get to know them, their goals, hopes and aims for the future, and what their expectations are.

We were able to review their situation, and we started by looking at what expenditure they expected to have during retirement. This helped us perform in-depth cashflow planning to determine the level of income required to sustain their current lifestyle. During our research we highlighted that the clients would have sufficient income to retire in four to five years' time, or even earlier if desired.

WE PROPOSED RESTRUCTURING THEIR PENSIONS AND INVESTMENT PORTFOLIOS TO PROVIDE A FLEXIBLE INCOME IN A TAX EFFICIENT MANNER.

Bill & Jean were previously invested in high risk products which they did not feel comfortable with. Our proposed plans were not only invested in line with their attitude to risk, they also incurred less charges.

Our recommendations addressed all of Bill & Jean's concerns, goals and objectives. After agreeing with our proposals, implementation began.

We created an ongoing strategy for Bill & Jean to ensure they had sufficient income for their retirement. The recommendations were clearly explained resulting in Bill & Jean understanding their financial situation and feeling in control.

WITH ONGOING REVIEW MEETINGS WE CAN ENSURE THAT THEIR PENSIONS AND INVESTMENTS REMAIN SUITABLE, TAKING INTO ACCOUNT ANY FUTURE CHANGES TO THEIR CIRCUMSTANCES.

