

# case studies

## THE PROFESSIONAL COUPLE

### THE CLIENTS

James (52) and Gill (49) were married with 2 dependent children. They enjoyed an excellent standard of living and had been careful to save as much as they were able. When they contacted us they had investments of £70,000 in cash, £100,000 in ISAs and £150,000 in a pension plus an NHS pension. They had a £170,000 mortgage on a house worth £600,000.

On paper they seemed very wealthy but wanted to know whether they were invested well and were on track to retire at 60 with a combined income of £50,000 having cleared their mortgage. They also wanted to fund their children's university costs and help them buy a home each. They expressed concerns about the affect of ill health or death on their financial situation.

### OUR ADVICE

Having got to know James and Gill and their financial position we took the following action:

- We calculated their risk profile and the returns they required to achieve their financial goals. We then advised on a suitable investment portfolio.
- We calculated the savings they would need to make to achieve their desired retirement income given their timescale and attitude to risk.
- We analysed their needs for life and health protection and proposed relevant policies tailored to their requirements.
- We introduced a structured review programme to ensure they continued to meet their financial goals.

### THE RESULT

Our advice meant that James and Gill were financially protected should one of them fall ill or die. They were given a clear path to achieving their retirement goals and felt able to help their children financially as well.