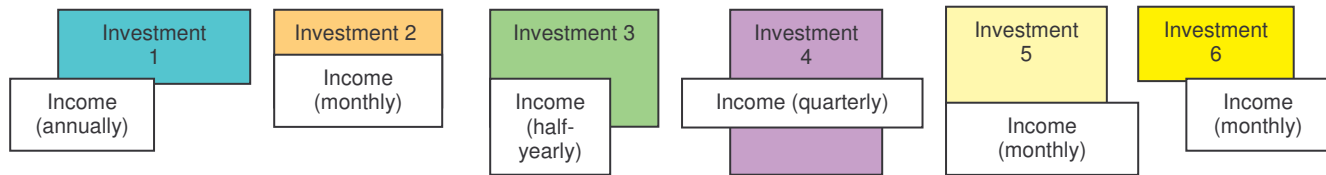




## Client Case Study – Investment



### Background

The client was aged 68 and retired. She had assets spread across a number of different investment arrangements. Her investments provided her with income.

### Challenges

- The client had no clear idea of how the investments worked together, if at all.
- Income from the investments fluctuated and was being received from different sources and at different intervals. This made it difficult to keep track of and also made it awkward to budget for regular income needs.
- The client received paperwork from all the investment providers, which could be overwhelming.
- She did not have regular contact with an adviser and so was unsure of how her investments could meet her needs into the future.

### What We Did

- We discussed the client's attitude to risk with her to establish her understanding of investments and her tolerance for risk.
- We found out what she wanted from her investments and established her income needs.
- Using professional investment managers, we used the funds from the client's existing investments to create a single portfolio with a clearly defined objective.
- We arranged for a fixed, regular income to be paid from the portfolio.
- We explained the need for ongoing reviews and outlined the benefits of our Wealth Management Service.

### The Results

- The client has a better understanding of what her investments can achieve for her.
- She has one source of regular income, so she knows how much to expect and when to expect it, making budgeting for day-to-day expenses easier.
- Paperwork is now only received from the investment portfolio manager rather than from the individual investment companies. This means there is less of it and it is simpler.
- The client requested our Wealth Management Service. She now receives regular reviews, access to someone to talk to about her investments and has a greater understanding of what her investments can provide.
- The client has peace of mind and security.

