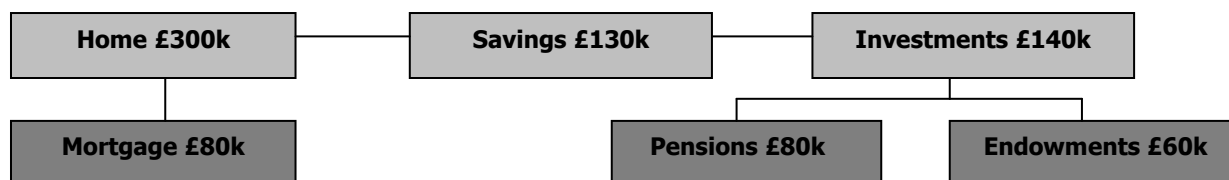




## The Professional Couple Case Study

Mr and Mrs Professional, aged 45 and 43, with combined income of £80k pa, one teenage son aged 13. Considering whether to move to a more expensive property.

### Background



### Challenges

1. Unsure of whether existing endowments will be sufficient to repay outstanding mortgage.
2. Considering upgrading to a more expensive property.
3. Did not understand pensions and if existing contributions are likely to provide desired retirement income.
4. Wanted to start setting money aside for their son
5. Worried about how they would survive financially in the event of inability to work

### What We Did

- a) Advised on specific pension requirements to help create the required level of income.
  - Using pension shortfall and affordability analysis increased pension contributions to enhance retirement income.
- b) Analysed the endowments and advised to supplement with savings to repay outstanding mortgage
- c) Created a bespoke regular investment strategy for son in line with risk tolerance.
- d) Constructed a plan to protect the family in the event of death, critical illness and inability to work.

### The Results

- Enabled clients to repay mortgage to simplify moving home.
- Created a pension strategy, reviewable annually, to ensure pension income targets are on track.
- Constructed an investment strategy for building up investment portfolio for their son.
- Clients have peace of mind that their financial needs are being addressed.

