



The Suddenly Wealthy Case Study

Divorced professional individual, aged 41 with a child at university, received £500,000 from a Personal Injury Settlement.

Background



Challenges

1. Client forced to work part time due to injury.
2. Reduced income of £15,000 from previous earnings of £35,000 per annum
3. Was unsure of how much capital would immediately be required to supplement reduced income and short term spending requirements
4. No will
5. Wanted to ensure child left university debt free
6. Client not used to dealing with investments

What We Did

- a) Using a cash flow analysis we calculated:
 - Lump sum capital required to fund immediate spending
 - How much additional income was required to meet ongoing expenditure and child's university costs
- b) Referred the client to a specialist solicitor to draft a will
- c) Created an investment strategy which was understandable to supplement income and suit risk profile

The Results

- Achieved required level of additional income to fund expenditure
- Ensured there was sufficient income to pay for child's university costs
- Provided capital lump sum for short term spending requirements
- Created an investment strategy to produce required income
- Investments were easy to understand, manage and to monitor

