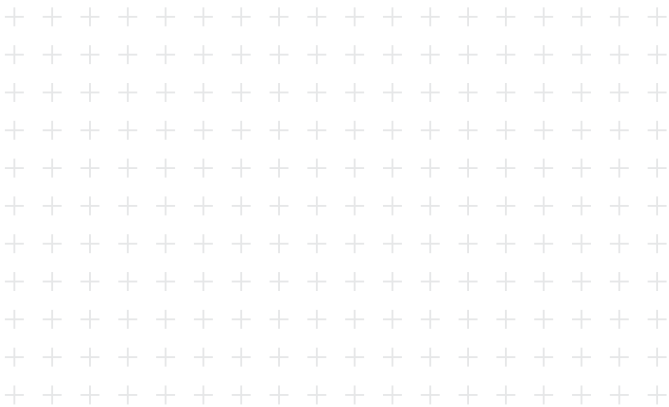


CASE STUDY

Retirement Planning -
Securing a Comfortable
Future



CLIENT PROFILE

Alan and Sarah, a married couple in their early 50s, approached us with concerns about their retirement. With two children in university and a mortgage to pay off, they were uncertain whether they had saved enough to retire comfortably by their desired age of 60.

CHALLENGES

- Lack of clarity on their pension savings and potential shortfall.
- Uncertainty about when to retire and how much income they would need.
- Concern over market volatility and the impact on their pension investments.
- Need to balance ongoing financial commitments with retirement savings.

SOLUTION

After conducting a thorough financial review, we implemented a strategic retirement plan:

Pension Review & Optimisation Consolidated old workplace pensions and optimised their investment strategy for growth.	Tax-Efficient Contributions Advised on increasing contributions through salary sacrifice and making the most of their annual allowances.	Investment Diversification Recommended a diversified portfolio to balance risk and reward.	Cash Flow Modelling Created a clear roadmap outlining their projected income and expenses through retirement.	Estate Planning Set up wills and trusts to ensure their wealth is passed on tax-efficiently.
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OUTCOME

With a structured plan in place, Alan and Sarah now have a clear path to retirement, with a well-balanced investment portfolio and an optimised pension strategy. They are on track to retire at 60 with the lifestyle they desire.