

Investments Case Study

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Client Requirements

A successful, young entrepreneur - a managing director based in Shropshire - contacted us for advice for setting up individual investments in a tax efficient manner. They also required appropriate individual life cover and keyman insurance for the company.

In addition, they wanted to set up an investment account for the company. They requested cash flow modelling for potential early retirement with the goal of purchasing a commercial property within the pension.

Our Solution

Following initial meeting to discuss investment objectives, risk profiling and capacity for loss we agreed to set up a business investment account which has achieved a greater return than it had done if was left as cash in the bank at a return of 18.25% over 3 years. We also advised them to set up an ISA which has returned 24.35% over 3 years.

We advised on the maximum pension contributions and projected cash flows forecasting to predict when the commercial property could be purchased within the pension.

The client is keen to have an estimation of what sort of income he could achieve from early retirement based at aged 55. Therefore, we keep him updated with cash flow modelling forecasts.

The client has several businesses, so we have advised on relevant individual life cover and key man cover to ensure that appropriate insurance is in place should death occur to a key employee. These have been set up within trusts so that in the event of a death they can be paid out tax efficiently and without any delay.

Client Comments

“Sam has provided me with excellent financial advice, from day one Sam grasped my attitude to risk and understood my financial objectives.

Sam is an excellent communicator, clearly explaining the background issues of the day which govern & dictate financial trends; I always understand any changes to my financial portfolio that Sam recommends.

Over the years Sam’s advice and strategies have proved to be correct time after time, it is this track record of positive results that fills me with (on-going) confidence and confirms Sam’s high levels of technical knowledge.”