



PLANNING FOR A BRIGHT FUTURE

Nick and Sarah

CAPITAL ASSET MANAGEMENT

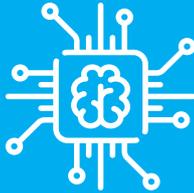


Life for Nick and Sarah feels like it's moving at 100 miles per hour and their financial affairs are everywhere. With so much on their plate it's hard to find the time get everything in order and plan for their future.

Nick is in his early 30s and is the co-founder/owner of a fin-tech startup, which is growing rapidly and demands a lot of his time and energy.

Sarah is also 30 and is currently taking a career break from working as a lawyer to take care of their two young children; Theo is 3 and Emily is only 6 months old.

Nick and Sarah had been talking about getting their finances in order for a while. Nick was getting '3 am moments' – worrying about issues that he wanted to get resolved, which could sometimes keep him awake at night.



Their main worries include:

- What is the best way to manage the investment portfolio they have built up over the years?
- What is the best way to save the surplus income they have each month once all the bills are paid?
- How would they cope if anything happened to either of them? Do they have enough life insurance and protection if either became seriously ill?
- Nick has a plan to sell his business in a few years - how would the sale price impact his personal finances?
- What about their current mortgage? Is it still a good deal or should they switch lender? How will that affect their plans to move in a couple of years?
- Their wills were written before the children came along and should probably be updated - should they speak with a lawyer and how much will they charge?
- Should they save money for the children? What is the best way to do that?
- What about pensions? They both have old pensions from previous jobs - what should they do with them and should they start new pension plans now?
- Their friends have bought buy to let properties - is that still a sensible thing to do?



Whilst they had made attempts to speak with a few financial advisers, they were told that their asset combination was currently too small to advise on and to return when they had saved more. Financial advisers usually charge fees as a percentage of their client's pensions and investments, which is why they often have large minimum levels.

They were, therefore, delighted when Sarah's father suggested they speak with Capital, as they take a different view on fees. They met with James, one of the Capital teams' Chartered Financial Planners, and were pleased to see that he was the same age as them. They thought he would be more likely to relate to many of their financial challenges.

James explained that he could provide them with a comprehensive financial planning and management service on a simple monthly retainer. He would build them a personal family' financial roadmap' to give them clarity for their finances over the short, medium and long term. He also waived any commissions to ensure that they received the best possible deal.

Their Capital financial planner's advice included:

- Building them a financial roadmap
- Setting up a bespoke investment portfolio
- Setting up life assurance plans
- Setting up a savings accounts/ISA suitable for their needs
- Setting up pensions
- Reviewing their current arrangements and ensuring their money was working hard for them



Importantly, James now acts as their personal family adviser and regularly meets with Nick and Sarah to review, plan and discuss. Meetings can be held remotely over Skype or Zoom, and all documents can be saved in a secure online portal for easy access.

The total fee that this service cost Nick and Sarah was £500 per month, and James explained that some of the cost could be charged to Nick's company, and some could be taken from their investment account. They felt this service offered great value to ensure their family was on track and had all angles covered. The peace of mind James and his colleagues provided was priceless and allowed Nick and Sarah to get on with the important matter of raising a family and growing a business.

If you would like to start financially planning for your bright future, contact us today to arrange a meeting with one of our Chartered Financial Planners on 0207 398 6600.





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