



# PREPARING FOR THE UNEXPECTED

ZOE AND LOTTE

CAPITAL ASSET MANAGEMENT



Zoe and Lotte, now with their small family, want the peace of mind that if something unexpected was to happen they would be financially okay.

Zoe and Lotte are in a civil partnership and have a two-year-old son, Miles.

Zoe, 39, runs a very successful interior design business and Lotte, 34, is a partner in a local dental surgery, working part-time. While they live busy lives, Zoe is often at home, so they spend a lot of quality time together. Their primary focus is on the business and their family.

Between them they earn more than they spend each month and lead a comfortable lifestyle. However, neither of them has a good understanding of finance, investment matters or taxes. Their financial affairs were somewhat disorganised, and there was no clear strategy or plan. Their financial affairs were much the same, they didn't have wills or powers of attorney.

The senior partner at Lotte's dental surgery died unexpectedly at the age of 51. That was the tipping point, and it scared Lotte into action. Zoe's business partner recommended Capital.



## How Capital helped

Their financial adviser took the time to understand their situation and build a rapport with them. Zoe and Lotte needed help and guidance, and their affairs were relatively uncomplicated. Following the creation of their road map, their financial adviser introduced a solicitor who could execute wills and powers of attorney. An accountant was called in to help Zoe on her tax return and getting her business ship-shape.

Because they love foreign travel, their adviser introduced them to a foreign exchange expert, along with an insurance consultant to manage their home, contents, car, travel and business cover.

Their fixed-rate mortgage was about to end, and their adviser introduced them to a mortgage broker who a remortgage, at less than half the cost, for another five years. This saved them thousands of pounds a year in interest payments, and a lot of time.

The final stage was to put insurance protection in place, covering death, disability, critical illness, and private medical cover.

Zoe and Lotte now have total peace of mind and can rest easy at night. Their affairs are in order and they can pour their focus into their passions.

The ongoing fee to Capital is just £275 a month.

**If you would like to discover how we can help you, contact us today to arrange a meeting with one of our Chartered Financial Planners on 0207 398 6600.**



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