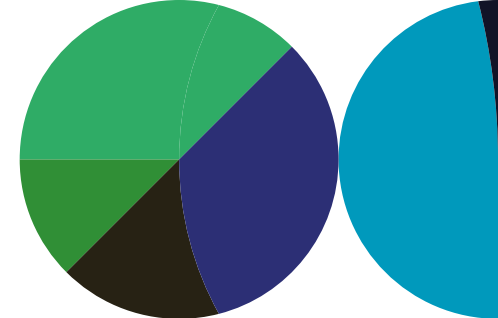


Working Towards Good Outcomes

Investment Advice



The problem

Carolyn has been a client of Punter Southall Focus for a number of years. Recently, her circumstances sadly changed. Following the death of her husband, Carolyn approached Stuart for advice and guidance to provide financial stability for her young family.

Following receipt of the pay-outs from her husband's life assurance and pension plans, Carolyn was looking to invest for long-term capital growth and to receive an element of income to help support her and her two young children.

The issues

Following receipt of the pay-outs from her husband's life assurance and pension plans, Carolyn was looking to invest for long-term capital growth and to receive an element of income to help support her and her two young children.

We spent some time establishing Carolyn's current financial circumstances, attitude to investment risk and tolerance to investment losses as well as her thoughts in terms of when access might be required to the capital.



The solution

The first priority was to make sure that Carolyn had sufficient funds available for emergency purposes and identified monies held in an existing savings account and Cash ISA to meet this need.

We then looked to utilise Carolyn's Stocks & Shares ISA allowance to make the portfolio as tax-efficient as possible. The balance of the funds were then invested in a Collective Investment Account and Onshore Investment Bond for long-term growth.

The final element was an instant access savings account to allow Carolyn to supplement her income as and when needed over the next twelve months without penalty. This also allows us to review her situation and re-evaluate her income requirements after the first year, giving the other investments plenty of time to concentrate on capital growth.



How we helped

By using three different tax-wrappers, Carolyn was able to maximise both her ISA and CGT allowances and provide the flexibility she needs as her circumstances change in terms of income requirements.

By becoming an Investment Management Client, Carolyn was re-assured that, in addition to the annual review meetings we will have, she has access to the team at Punter Southall Focus throughout the year to answer any questions that might arise and be kept up to date with relevant market developments and/or legislation changes.



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discover how we add
value and build relationships

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