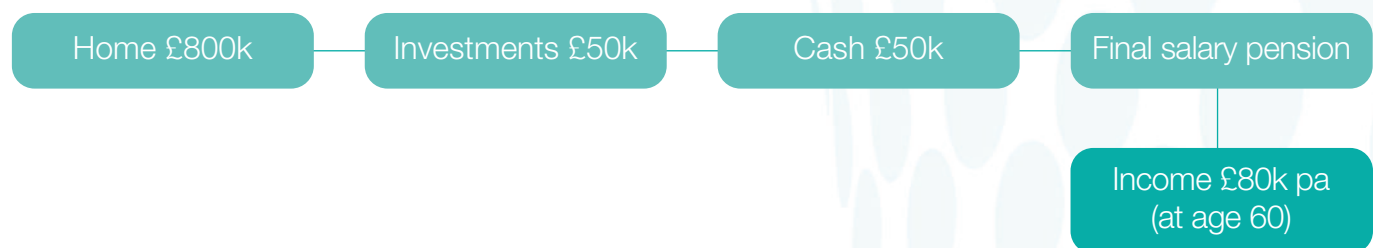


what can abacus advisers do for you?

early retirement

Mr Client aged 50.
Married with two children aged 15 and 18.
Accountant for a large company. Income £140k per annum.

background



challenges

1. Early retirement

- Although enjoying his work Mr Client wanted to be able to retire at age 55 if he chose to

2. Disorganised investments

- The investments and cash accounts were held in too many accounts and were poorly structured
- The result was poor investment performance and payment of too much tax

3. No budget

- The clients had no idea of their cost of living

4. No Will

- In the event of either partners demise the estate would have been a mess to sort out

what we did

- a) We created a Lifetime Cashflow Plan ascertaining what they required to live on what was spare cash. This allowed for an investment strategy that would see the client able to retire at age 55
- b) We consolidated and simplified the investments and cash accounts into a high performance investment portfolio that is benchmarked against a return target
- c) We changed the way the clients owned their home and arranged for a tax efficient Will to be prepared. This saved over £130,000 in IHT

the results

We overcame all of the clients' challenges effectively

- We created a clear budget and a plan to get to financial independence by age 55
- Eliminated £130,000 of IHT
- We simplified the management and reporting on the investments and cash – creating clarity in the clients mind
- The new investment strategy improved performance AND reduced risk all at the same time