



Protection & Investment Ltd

Client Case Studies

The examples below provide an indication of just some of the various services we have provided to our customers and the fees involved. Actual fees are tailored to the amount of work required by the customer and are clearly stated following an initial, complimentary consultation.

1. Mr & Mrs O - Full Financial Review

Following notice of redundancy, Mr O contacted us to review his and his wife's financial situation. Our services included:

- Two client meetings to conduct a full review of current financial situation and an analysis of needs and objectives
- Examination of the clients' current products and their ongoing suitability
- Individually tailored financial plan including recommended course of action
- Final meeting to discuss and implement the financial plan as required and answer questions
- Annual review of arrangements and current situation and direct advisor contact whenever required by Mr & Mrs O

Benefits: We were able to replace the valuable occupational benefits that Mr O had lost, including life cover and health plans. We also established a long-term investment plan for some of his redundancy payment and instigated an annual review timetable. All possible commission was rebated which meant lower premiums for the life and health plans and a reduction in initial charges on the investment.-

Costs: £750 total charge
0.5%pa service and review fee

2. Mr & Mrs H - Investment advice

Mr & Mrs H had built up a substantial sum through regular ISA investment into a variety of funds and, after seeing the value of their investments fall, had contacted us to review their portfolios. Our services included:

- A discussion on their current situation, their investment objectives and their attitude to risk
- A full review of current investment portfolios, including overall asset allocation, the performance of individual funds and the suitability of their existing investments
- A tailored investment plan and research into new funds

Benefits: Through our consultation we provided Mr & Mrs H with a structured investment plan which met their objectives and suited their concerns. We arranged and implemented the new plan which involved changing several funds and investment into new funds.

Costs: £600 total charge

3. Mrs S - Retirement planning

Mrs S had four pensions from previous employments and was unsure of her overall retirement readiness. She wanted to more carefully plan for her retirement in ten years, ensuring she had sufficient income to retire comfortably. Our services included:

- Review of her current situation, needs and objectives
- Review of existing retirement plans including directly dealing with existing plan providers on behalf of the client
- Retirement health check and shortfall analysis
- Analysis of pension plans in the market
- Tailored retirement plan, including investment strategy

Benefits: Following our review, we consolidated Mrs S's pensions into one flexible, easy to manage pension plan. We also established an investment strategy for her pension in order to meet her retirement objectives. We also put in place a review timetable to check her existing provision against her target retirement income, to ensure she remains on track. All commission was rebated which resulted in a small fee of just £260 to set up the new pension.

Costs: £1,500 charge
0.5%pa service and review fee

4. Mr E – Income in retirement

Mr E was coming to retirement age and had one occupational pension scheme and two personal pensions. He was in the fortunate position of not currently needing his full income but wanted the flexibility to increase his income within the next 3-5 years. Our services included:

- Review of current and future income needs against current pension provision
- Research into pension income options
- Tailored pension income plan, including income and investment strategy
- Research into investment product options for tax-free lump sum
- Tailored investment plan, including strategic asset allocation and fund selection
- Semi-annual review timetable

Benefits: We established an income drawdown plan for Mr E which allowed him to take a flexible income whilst keeping his pension invested. We also put in place an investment strategy across both his pension and the investment from his tax-free cash, which is reviewed every six-months. By rebating commission, there were no charges for the income drawdown plan and a reduction of investment charges.

Costs: £1,800 -charge
0.75%pa service and review fee

5. Mr P – investment advice

Mr P wanted to pay off his interest-only mortgage in 20 years time, as well as improving his retirement prospects. Our services to him included:

- Review of current situation, income vs outgoings and attitude to risk
- Research into suitable product options
- Fund research
- Tailored investment plan
- Annual review timetable

Benefits: We established a flexible and tax-efficient savings plan in order to build up a lump sum over the next 30 years. From this, a portion would be used to pay off his mortgage with the remainder accumulating for retirement purposes. Commission rebate reduced the investment charge.

Costs: £250 charge
0.50%pa service and review fee

This guide is designed to provide an indication of the services we offer and the fees that we may charge for different areas of advice. It is for indicative purposes only and does not constitute an agreement for services.

Protection & Investment Ltd is authorised and regulated by the Financial Services Authority.