

Investments:

Miss A has inherited an estate worth over £2 million and has no real experience of investing. **We can create and maintain a low risk, multi asset portfolio** to optimize level of income from her investment.

Mr B is married with two children and is currently spending all of his monthly income. **We can set up a monthly investment plan** for as little as £100 a month.

Mrs C and her husband have been retired for some years and although they have built up a portfolio of direct shareholdings they are no longer interested in following the markets. We can **move their portfolio of single shareholdings into a multi manager portfolio** to gain the benefits of professional fund management. We make sure that the Capital Gains Tax aspects are managed efficiently.

Mr D has sold his father's house because his father has moved to a care home. **We can invest the proceeds of the property to provide the highest level of income.** We will also consider whether an immediate care plan might be appropriate.

Mr and Mrs E have a large number of PEPs, ISAs, unit trusts, OEICs and investment bonds, the volume of correspondence for which is beginning to annoy them. **We can tidy these up** and provide a single source of information **by moving these onto a Wrap platform.** Please note that a Wrap may carry a higher charge than investments outside of a Wrap.

Miss F is a solicitor and is a trustee for a number of family trusts. **We can create and maintain tax efficient portfolios for these trusts.**

Mr G prefers to purchase his own investments but does not want to be involved in the administration. **We can set up an execution-only service** using a wrap platform.

Mrs H has a With Profits Bond from which she is making monthly withdrawals to support her income in retirement. However, the annual bonuses are lower than the 'income' that she is withdrawing and the capital value is reducing. **We can carry out a detailed review of her With Profits Bond** to determine what would be the best course of action