

## THE RETIREMENT PLANNER

### THE CLIENT



Mr Bottoms approached TPD Wealth Management following some changes in his personal circumstances that meant he would need to retire sooner than expected. A long career in financial services meant that while Mr Bottoms had some awareness of how

to approach financial planning, he knew there were gaps in his knowledge. So he decided to approach one of our advisers that he knew through his business network. That adviser was one of TPD Wealth Management's Directors - Rob Angel.

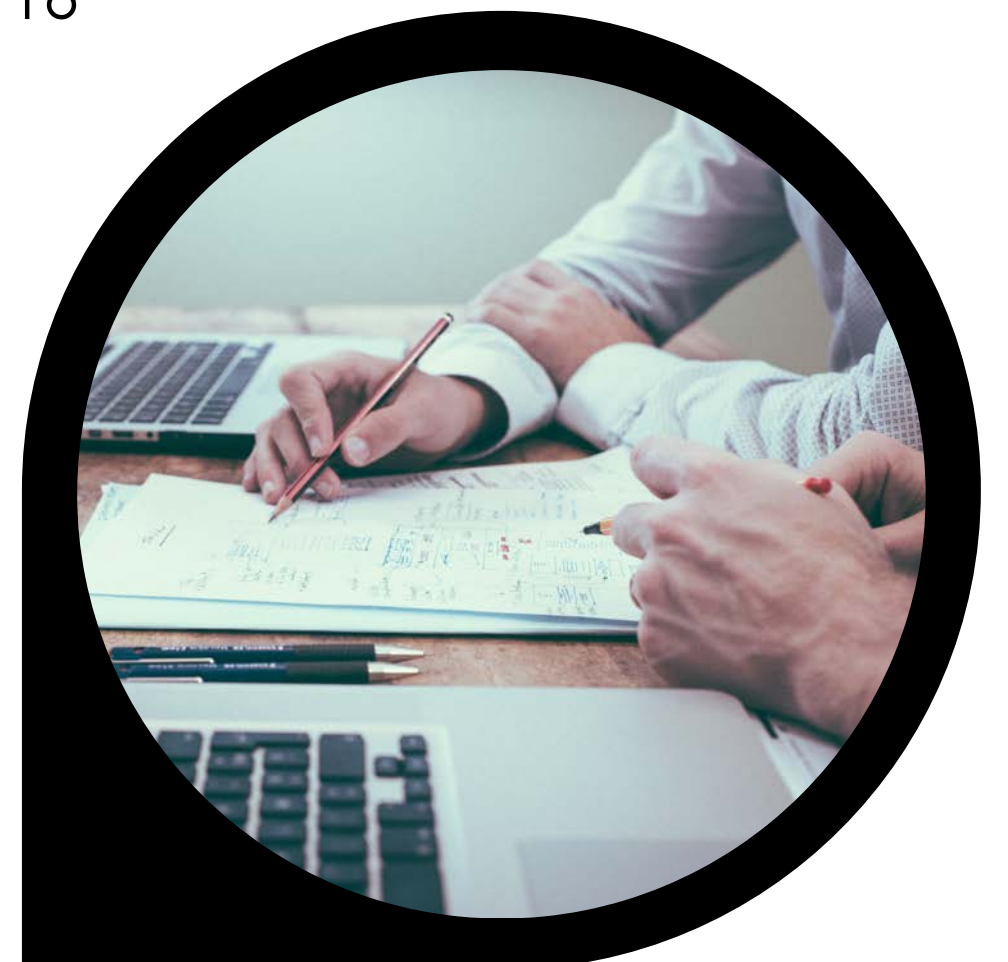
*"The nature of my work saw me move around firms quite a bit, I had pensions here, there and everywhere."*

### THE PROBLEM

The unexpected need to retire earlier meant Stephen needed to understand and optimise his multiple pensions and investments in a timely manner. Throughout his working life, Mr Bottoms had moved across several firms so he had a variety of different pensions, each with their own unique features and benefits. He wanted to simplify his situation with an adviser he could trust so he could rest easy with a clear understanding of

where his pensions were invested and risks associated with each one. Stephen explained to Rob that he had been stung in the past when investing, so was particularly wary of diving back in. Additionally, his wife Barbara had her own financial concerns that needed addressing, including how the couple should invest some money that had been recently left to them in a will.

*"We had a pre-existing business relationship but Rob really took the time to get to know more about me and my wife."*



## THE SOLUTION

During the free initial meeting, Rob set out to understand everything about Mr & Mrs Bottoms lives, beyond simply work and money, to gain an in depth

investment, that had not been performing well for some time, to something more in line with his updated attitude to risk. With authorisation from his client, Rob



understanding about their values and attitudes. This helped him understand their expectations of life in retirement, he had something to work towards.

Every client requires an individual approach when it comes to assessing and communicating their options. Rob discerned that Mr Bottoms was a visual learner so opted for more visual ways to present his advice, doing so through diagrams rather than pages and pages of stats and figures.

Following a comprehensive review, Rob advised Mr Bottoms on how to best arrange and invest his pensions. This was based not only on Rob's expertise but also Mr Bottom's attitude to risk. Rob also advised moving Mr Bottoms' previous

put his advice into action. For added value, it was outlined how Mr Bottoms could increase his retirement saving from excess income to build up cash reserves for when his retirement date arrived.

*"Whatever money I managed to get back out of that previous failed investment - was because of Rob."*



*"I thought I didn't need a further assesment but you know what - my attitude to risk had changed! I was going to be retiring and counting on my pension income - so my risk factor had lowered."*

## THE IMPACT

Thanks to Rob's advice, Mr and Mrs Bottoms' can enjoy a retirement secure in the knowledge their pensions will be able to meet their needs. Along with the inheritance they invested, their savings are projected to provide a healthy income throughout their retirement.