

TRPD

WEALTH MANAGEMENT

CLIENT CASE STUDY

THE INVESTMENT SOLUTION



THE INVESTMENT SOLUTION

THE CLIENT

In early 2020, Graeme approached TPD Wealth Management for investment advice following the sale of his IT company the previous autumn. Despite receiving a large amount of money he still wanted to carry on working as he is in his 40s and too young to retire.

He asked us for advice on how to invest his proceeds for capital growth over the medium to longer term, with the potential to take income later on when he does eventually retire.

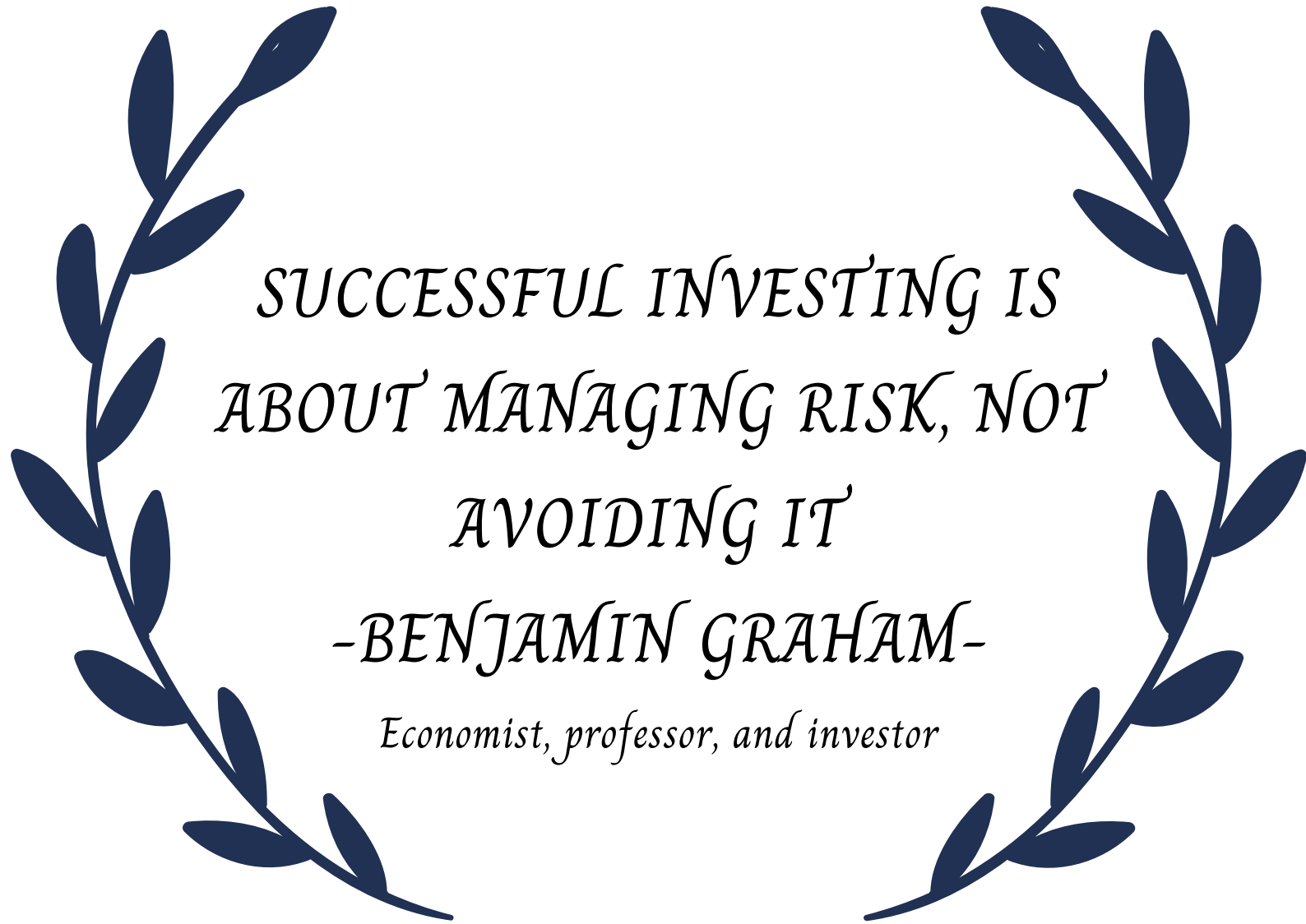
THE INVESTMENT PROCESS

As this was a life changing amount of money it was vital for Rob, Graeme's adviser at TPD, to spend time fully understanding him, his current situation and longer term goals and objectives.

This understanding needed to include:

- his family life
 - his attitude to investment risk
 - his tax position
 - his income and expenditure requirements
 - any strong ethical investment principles of his
 - other investments and pensions he already had
- ... and much more besides.

Without this thorough understanding giving appropriate investment advice is impossible!



*SUCCESSFUL INVESTING IS
ABOUT MANAGING RISK, NOT
AVOIDING IT*

-BENJAMIN GRAHAM-

Economist, professor, and investor

IMPORTANT CONSIDERATIONS

Doing nothing and leaving the money sat in a bank deposit account was not a good medium to longer term plan for Graeme. Interest rates are so low that the impact of inflation over time will erode the value of his savings.

At the time of the advice, markets were falling rapidly as a consequence of Covid. It was uncertain how long this crisis would last and when the markets would recover. For many clients this was a period of great worry.

Initially it was important for Rob to give Graeme the confidence to invest in the first place, given the market turmoil at the time.

The next consideration for Rob was that Graeme's long investment timescale meant it was important that his recommendations consisted of a range of solutions to create a balanced, tax efficient, portfolio. Not just for the next few years but for the long term.

As Graeme is married with a young son, it was important to him that these recommendations also took his family into account. A particular planning point was to use his wife's tax position as at the time of the advice she wasn't working.

THE SOLUTION

In order to meet Graeme's objectives Rob recommended a mix of investment products, each one with different features and relative tax positions.

To provide Graeme with a fully bespoke solution, Rob introduced Graeme to a fund manager whose role was to create a personalised investment portfolio and to manage this money on a day to day basis.

THE IMPACT

Through this careful, considered investment approach, Rob has given Graeme the peace of mind to know that his money is being looked after and that he and his family are now financially secure.