



Family Time

“With another child on the way we were worried we weren’t adequately protected. We also wanted to make provision for higher education. Thanks to Petrus we can stop worrying and focus on our imminent arrival.”

James & Sally Johnson, Berkshire
Recipients of Investment & Protection Advice

For client confidentiality reasons, some of the information in this case study has been changed.

James and Sally Johnson are both 33 years of age and have a 4 year old son, George. Sally is expecting their next child. James is a Finance Director in a successful advertising agency and Sally is an account executive with a pharmaceutical company.

When George was born, James took out life insurance and Sally has always enjoyed a generous benefits package. Sally plans to leave work to become a full-time mum. The couple are concerned that by losing her employment benefits there will be insufficient provision for the children if either of them were to become ill or die.

James’ parents also wish to help fund the children’s higher education, making a significant lump sum contribution into a trust fund.

Using our 6 stage advice process, we undertook a full review of James and Sally’s finances. With a complete picture of their current situation, we designed a life and health insurance portfolio, within an affordable budget. By the efficient use of trusts we also made sure the money would be delivered quickly and directly, should the worst happen.

We then met with James’ parents and helped them establish a trust fund for the children.

We structured the trust in a way that reduced their Inheritance tax liability and made sure the money could be accessed by the children, when needed, in a tax efficient way.

Knowing that the family are fully protected and that the children’s education has been taken care of, means James and Sally have stopped worrying about the future and can concentrate on their forthcoming arrival.