



“I knew I needed to get organised and start planning for the future, although I could never find the time. Working with Petrus, I now have a plan in place and finally feel like I’m in control”

Anna Taylor, London
Recipient of Investment & Pensions Advice

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

Anna Taylor is 28 years of age, single, and the IT Director for a start-up online real estate business. She enjoys an active work and social life, which leaves her little time to properly organise her finances.

Anna realises she needs to start putting something extra aside while she has significant disposable income, but is unsure how best to maximise her savings in the most tax efficient way. She has a company pension scheme but only contributes the minimum required and knows she should really do more.

Each month her unspent money builds up in her instant access bank deposit account. Although she suspects this is not the right place for her money, she is unsure what to do.

Using our Petrus 6 stage advice process, we took time to fully explore Anna’s financial situation. We discussed her goals and aspirations, amongst which was a desire to buy her own home in the next few years.

She also wanted to make provision for longer term savings and to better fund her pension, after witnessing her parents situation and seeing them cope with inadequate retirement income.

We were very careful to establish Anna’s risk appetite as, in common with most clients, this differed across the goals she wanted to achieve.

We were able to help Anna on the road to achieving her goals using a blend of tax efficient investments aimed at her different time horizons and risk levels.

She is now excited at the very real prospect of owning her own home in a few years time and that in retirement her lifestyle will not be as difficult as her parents.

As Anna’s finances are now well managed and regularly reviewed she feels she has the freedom to get on with the things that really matter to her.