



SMARTER FINANCIAL PLANNING



I just wanted someone who would manage everything for me so I wouldn't have to worry about it!



Investing a lump sum

I was introduced to Jon by my brother-in-law when I came into some money 10 years ago.

Up until then I hadn't needed this kind of help. But when I sold a property I suddenly had some extra cash, but no idea about what to do with it. That's when I realised I needed advice.

I'm not really interested in money in terms of the ins and outs of funds or different types of ISA or anything, I just wanted someone who would manage everything for me so I wouldn't have to worry about it!

I liked Jon straight away and what was even better was that I realised I could ask him about some old pension pots I had too.

I'd set myself up with a pension when I was in my 20s, but by the time I met Jon I was approaching retirement and paying out to all of these policies from years ago without knowing how much any of them were worth. It made no sense for them to be stuck in a drawer, so I just handed it all to Jon and he took care of everything!

Michelle's story



Ethical investing

Initially, I had a lump sum of £100,000 to invest and he asked all sorts of questions about what I wanted to do with it, how secure did I want it to be, and whether I wanted to invest it on an ethical basis, which I did.

I wanted it to be invested relatively securely, but I still wanted it to grow in case I needed it to pay for care home fees in my old age. Apart from that I didn't really mind.

Ongoing support

Fifteen months ago, my partner died unexpectedly which brought various financial complications with it. We'd been together for 40 years, but because we'd never been married, there were Inheritance Tax issues.

So I asked Jon and he recommended an excellent solicitor who could deal specifically with this. The value of that introduction alone was worth its weight in gold!

In addition, there were my partner's various pension pots to sort out. Jon had to go through so many negotiations with each of the pension companies because with each one there was some sort of inefficiency. He dealt with all of that, endlessly to-ing and fro-ing with them until we had the money.

Without Jon I would have had to attempt to do all that myself, and I'd still be dealing with it 5 years later!

It can be overwhelming and horrendously complicated dealing with these issues by yourself. God help you if you don't have someone you can hand over everything to, otherwise you'll never get that peace of mind!