



## SMARTER FINANCIAL PLANNING



Jon's a very good listener and explains everything in clear terms.



### Retiring from the NHS

I needed the help of a financial adviser because my mother had died and left me some money and I wanted to make sure I invested it wisely. I didn't know whether I should be using it to pay the mortgage off, start a savings plan or put it towards my retirement.

I was 58 at the time and I wanted to think about making us more secure as a family. My husband and I have two children in their early 20s and having worked my way up through the NHS, I wanted to feel financially confident about approaching retirement.

Jon's advice was to pay the mortgage off and put the money I'd have been paying in interest into a savings account instead. He also looked into my pension for me by accessing my superannuation and state pension forecasts in order to work out what my value was at retirement.

### A tailored approach

Jon asked me what was important to me before deciding what to do – I decided that I wanted to make sure my monthly pension amount was as close to my monthly salary as possible.



# Rosan's story

That's because with my two children more or less living at home, we still have a lot of outgoings.

He advised that I invest the maximum amount in the State Earnings Related Pension Scheme in order to top up my pension, which would give me additional money each month when I retired.

Then he looked at my appetite for risk, what I wanted to invest in and what sort of access I wanted from them. He was able to lessen the risk by splitting the money across different portfolios.

## Clarity of thought

It was then that I began to get real clarity about what I wanted to do with my money and which options I wanted to take.

You don't always know what you want to do yourself, but by talking through my worries and concerns Jon could tease out what was actually important to me.

For example, I'd begun to think about retiring early. But this is a massive step when you've worked for 40-plus years. Jon was able to show me through modelling software what it would look like financially to retire early, how any shortfall could be met, and how things could be rearranged so that I had the monthly amount I wanted, plus a 'slush' fund.

This enabled me to see the hard facts, whereas beforehand it was all a bit unknown.

## Granting permission

I felt Jon actually gave me 'permission' – I could retire a year earlier than planned and I knew that I also had a cushion of money that I could use if I needed to.

You don't want to save and save without enjoying your money, so it's a bit of a balancing act. Jon helps you to make big decisions and choose what's right for you.