

# Guiding clients on their financial journey

*This case study illustrates the Waymark approach of personally guiding clients on their financial journey using relevant specialists and technical experts. Most people are only prepared to give their attention to financial planning when there is a major event in their lives; marriage, divorce or receiving an inheritance, for example. The trigger for initiating this process did not fall into that category. He was referred to us by an existing client as he was disgruntled with his previous advisor.*

## Client Profile

New client  
Male age 45  
Married  
3 children  
Higher rate tax payer

## Previous Planning

Offshore bond  
SIPP  
Stakeholder pensions for family  
2 Final salary pension funds  
2 Employee benefit trusts  
VCT/EIS/ISA investments

## The Process

This new client had a very high awareness of financial planning and was very knowledgeable but had been unable to find a financial advisor on the same wavelength. He therefore invested in a number of financial products and put a variety of wrappers in place but there had been no joined up approach to his family's financial planning. We introduced him to one of our preferred lawyers to draw up his will and look at Inheritance Tax planning. He appointed one of our preferred investment managers to manage his pension fund, offshore and ISA investments on a capital preservation basis. We also introduced him to a specialist VCT/EIS manager to oversee his portfolio. Finally we set up a family SIPP to maximise the amount that his wife and children can invest in pension funds for the future.

## And another thing ...

We found we had a shared interest in military life and have done some fundraising for a military charity.

This case study does not constitute personalised financial advice. If you would like to discuss this case study further, or you would like Waymark to conduct a financial review for you please contact us. The case study was undertaken by Mark Wilson the founder of Waymark Financial Limited. Prepared quarter 3 2011, based on a real case undertaken in 2010/11.



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