

Case Study - Divorce



Client Profile

Name: Charlotte

Age: 53

Circumstances: Going through a divorce with no settlement offer from her husband. Worried that her husband might claim financial support from her.

Goals: Maintain her lifestyle and independence in retirement.

STEP 1

Initial Meeting

At the first meeting we used our digital fact-find and attitude to investment questionnaire to help us understand our client's current financial circumstances and tax position.

We then helped Charlotte understand her finances, visualising her current position using a cash flow model.

STEP 2

Financial Planning

We then provided Charlotte with detailed reports based on her financial circumstances and her projected needs in retirement.

Following this, Charlotte then understood the key areas of her finances she needed to protect. With this new knowledge, she could negotiate the divorce in confidence through her solicitor.

STEP 3

Our Proposal

After reaching a satisfactory divorce settlement with her ex-husband, our proposals for her finances going forward were presented at a second meeting.

Charlotte received a detailed report including strengths and weaknesses of our proposal, information on the past performance of the suggested investments, and a transparent breakdown of the costs involved.

Outcome

With all the facts at hand, Charlotte chose to proceed with our advice and allow us to manage her investments in line with her financial plan. The plan is reviewed on an ongoing basis to keep her finances in line with her goals and life's changing circumstances.

Our experts keep watch over her investments to ensure they perform as expected, whilst also ensuring they are aligned to Charlotte's attitude to risk.