



INVESTMENTS

TAX-EFFICIENT INVESTING

This case study is fictitious and is purely designed as an example to illustrate a possible financial planning scenario – no photographs, names, quotes or details included in the case study relate to real customers. Any matches or similarities with an individual are by chance and unintentional.

Name: Mr Ho
Age: 61
Occupation: Sales Manager
Married, two grown-up daughters

Mr Ho's mother died last year, and he needed help sorting out probate. Even though her assets were held with another bank, Mr Ho's Barclays Personal Banker was incredibly helpful.

Mr Ho inherited £400,000 from his mother's estate, but he had no idea where to start when it came to deciding where to invest it. And he was also concerned about the solvency of some financial institutions.

Mr Ho's Personal Banker introduced him to a Financial Planning Manager, who recommended that half of his inheritance be split through a number of different investments, which would help to spread his exposure to risk. His other concern was making sure that his daughters wouldn't get hit with a big Inheritance Tax liability when he dies. So his Financial Planning Manager arranged for a 'deed of variation' to mitigate Inheritance Tax and paid the balance of his

inheritance into a trust for them. The Financial Planning Manager's advice and support at a difficult time was invaluable.

HOW BARCLAYS FINANCIAL PLANNING CAN HELP

- We'll assess your financial situation, needs and aspirations
- We'll help you to find out how much investment risk you're comfortable with
- We'll work with you to identify your short, medium and long term investment goals
- We'll discuss your options together and recommend appropriate solutions

Please remember that the value of investments and any income from them can go down as well as up, so you could get back less than you put in.