



INVESTMENTS

REGULAR INCOME

Name: Mrs Smith
Age: 55
Occupation: Civil servant
Married, one daughter

Mrs Smith feels fortunate that she'll be getting a decent pension when she retires in five years' time. But she and her husband want to be able to visit their daughter in Australia on a regular basis – and enjoy some holidays closer to home.

Mrs Smith's drawn up a pretty detailed budget for when she retires, and she realises that their travel plans make up quite a big chunk of the outgoings. Their pension income won't cover it all, so Mrs Smith needs to find a way to make their savings work harder and produce some additional income.

Her Financial Planning Manager was very helpful, and was able to suggest a number of ways to get more income out of their capital. One recommendation that Mrs Smith particularly liked was sheltering as much as possible from the taxman, so Mr and Mrs Smith will both be making full use of their ISA allowances next year.

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.

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.