



RETIREMENT PLANNING FOR RETIREMENT

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 Logan

Age: 44

Occupation: Runs his own printing business

Married, two children

Keeping the financial side of things on track when you're self-employed takes an enormous amount of time and energy. Mr Logan can keep on top of his business paperwork, but he never seems to have time to organise his personal finances.

Mr Logan's been putting money aside for a rainy day, but it's spread around a number of different accounts, so it's not working as hard as it should. Also, he was handing over a lot to the taxman. But his biggest worry was not having a pension – he was scared that he'd left it too late.

His Financial Planning Manager went through his finances with a fine tooth comb. He reassured Mr Logan that his savings could be a sound base for his retirement plans if they were organised more tax-efficiently. He also showed Mr Logan how the tax breaks on private pensions mean that he would only have to pay in £600 to get £1,000 paid into his pension fund.

HOW BARCLAYS FINANCIAL PLANNING CAN HELP

- We'll listen to your ambitions for retirement and advise you on the most suitable form of retirement planning solution
- We'll work with you to decide how much you need to put aside
- We will recommend suitable investment opportunities

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.