



SMARTER FINANCIAL PLANNING



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Creating a legacy

I came across Jon when he presented a retirement seminar at the school I was teaching at.

I really wanted specialist advice because I wanted to know about the likelihood of retiring at 60 (I was 56 at the time). It was clear that Jon specialises in teachers' pensions, so I made an appointment to see him.

Because I'd been widowed young with two children to bring up on my own, I'd always taken financial advice. But I'd never felt as if any of those advisers had been that interested in my position – they always seemed more focused on selling products.

But when I met Jon I didn't want products, what I really wanted to know was if I could live comfortably in retirement.

Creating a retirement plan

To begin with, Jon helped to sort everything out in order to create a retirement plan. He looked at each separate investment in



detail, and advised me to cash in some, and open others. I found out pretty quickly that I could retire at 60, which was great to hear. I felt as if Jon had given me the green light!

Passing wealth on

After that, Jon helped me to manage my inheritance when my parents passed away.

He was fantastic - he sorted out my mother's estate (which was in quite a muddle) and recommended a variety of different options when it came to the lump sum. One of which included spending some of it rather than investing it all!

My main goal however, was to make sure my children were comfortable financially. That's because, having previously struggled financially as a single parent on a teacher's salary, I wanted to pass as much as possible onto my children now, while I'm around to see them enjoying it.

Jon set that up through a combination of trust funds and direct giving, which would also help to mitigate my inheritance tax liability.

Listening skills

I still meet Jon regularly and I know I can contact him at any time. I feel as if I've built up a relationship with him now.

He certainly knows what he's talking about from a professional point of view. He's very clear in what he sells, but above all he's a very nice guy. He has my best interests at heart, he's easy to talk to, and I enjoy his visits.

I'm so lucky I found Jon. He gives sound advice and is patient, but more than anything he's trustworthy, and I think if you can trust someone, it goes a long way.

Jill's Story