



JARROVIAN
WEALTH

CASE STUDY

Thanks to financial advice from Chris at Jarrovian, Michael and his partner are focused on enjoying life

OUR CLIENT

Michael 64, lives with his partner Peter in Suffolk, and has recently left a major fashion business where he was a Director after working for more than 40 years. He sold shares in the business when he left and has started a new small business to keep his hand in, but the pair are more focused on enjoying their life now.

Michael says: *"We're both novice investors with totally no experience, but with a lump sum sitting in the bank we needed some advice going forward. We had no idea what was possible, but a close friend introduced us to Chris (Salacinski) at Jarrovian and said she had been living soundly off their advice for a few years. That gave us the confidence to talk to Chris and he was understanding and really put us at ease."*

THEIR AIMS



Michael says: *"We wanted to see if we could get an income from our cash. We live quite quietly but wanted to get some long-term security out of our savings. We had a few more years left to enjoy ourselves so hoped it would be enough to see us through. Also, after working solidly for 40 years it was a bit odd not having money coming in with bills still to be paid."*

"We're quite risk-adverse so had a fair degree of trepidation before talking to Chris, but he really put us at ease and gave us some confidence that we could make some investments without taking too much risk with our savings."

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OUR ADVICE



Michael was keen to avoid investing in some less ethical areas – such as tobacco and arms – so we put together a range of funds that avoided these areas. Initially, we put together a low-risk diverse portfolio using around a third of their capital to produce the regular monthly income they required. We also suggested investing in a buy-to-let property to form part of their portfolio and later, as their confidence grew with our financial planning, to invest into an offshore investment bond to provide additional income.

THEIR ACHIEVEMENTS

Michael, in line with his financial, and lifestyle, planning goals, says that he's left all the decisions about where his investments should be held to Chris. *"He's the expert, I trust his judgment to make the right choices for us and we're happy to take a back seat when it comes to making those decisions. We keep seeing our regular monthly dividends and they're enough to cover our expenses and allow us to afford a couple of nice holidays."*

"I'm pleased that the investments he's made on our behalf have remained steady. There have been no great surprises or sudden upturns, which is what we wanted – a reliable, steady income."

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THEIR VERDICT

Michael says they speak to Chris two or three times a year to catch up. *"It's reassuring to chat with him, particularly in the last year when things have been so strange because of the pandemic. He really puts us at ease and becomes a bit of an agony aunt to us and really seems to have a genuine level of care about us. For instance, he helped us sort out tax-efficient wills."*

"We've been really happy with the relationship and Chris knows our circumstances really well which means we trust him to tell us if we need to make any fresh financial decisions. It takes the worry of money off our shoulders."