



JARROVIAN  
WEALTH

# CASE STUDY

*You're in safe hands with  
Jarrovian's advisors*

## OUR CLIENT

Sally, 35, lives in London and works in the financial industry. She's pretty savvy around finances and investments but wanted another professional eye. She wants to buy a second property in the sun in the next few years.

*Sally says: "It's really useful when someone else goes through your finances and spells everything out clearly. It's so easy to miss things even though you have knowledge, and that person picks those up. In certain areas I know the basics but don't have the in-depth knowledge I feel I need to get the very best outcomes."*

## THEIR AIMS



Sally was looking for guidance and assistance with her pension and tax planning and wanted someone to take the pressure off her having to keep an eagle eye on every detail of her finances.

*"Having another professional eye, someone to nudge you to make sure your own housekeeping is in order is just what I needed. You never really push yourself to do this properly, even though you work in the industry yourself."*

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IS JUST WHAT I NEEDED'

## OUR ADVICE



We initially created a Bespoke Financial Plan with Sally, which enabled her to take stock of her current financial situation and outline her goals and objectives moving forwards. One of the key goals that was identified in this process was the desire to have greater oversight of her pension assets to ensure that they were being optimised and managed with a Sustainable and ESG (Environmental, Social and Governance) overlay.

Sally had previously been managing the pensions herself, using the limited selection of funds that she could choose from in their current structures, but these were not optimising the growth on the pension structures, nor did they have an option to be managed sustainably.

With our assistance and guidance, we transferred her pension onto our Platform and invested the pension into a sustainable ESG Growth strategy from our panel. This enabled the pension to be managed on a platform with greater accessibility to investment strategy and model portfolio solutions that were aligned to both Sally's objectives, to maximise the growth on the pension and the management to have a sustainable overlay.

Furthermore, we agreed with Sally to speak with her towards the end of every tax-year and assist on how she may consider reducing her tax position ahead of the tax year end by making additional personal pension contributions or considering utilising other tax-efficient investment vehicles once her earnings and bonuses for the given year are known.

## THEIR ACHIEVEMENTS

### 'THERE IS A DANGER YOU CAN FORGET OR JUST LEAVE OLD PENSIONS LANGUISHING'

Sally says she feels like she's getting really good advice around her pension and tax, helping her to get the maximum benefit from her contributions.

*"Pensions and tax are such complicated areas and things keep changing. It's really important that women especially do what they can to ensure they get their finances on track for their retirement, so they keep their independence and have their own resources."*

*"My pension has been moved to a more flexible provider with the ability for me to invest my pension into a ESG focused investment strategy, which aligns to my objectives and it's on track to give me a much better outcome. It's good to know where it is and how it's doing and that someone is keeping an eye on how it is performing for me. There is a danger you can forget or just leave old pensions languishing. We need to ensure that our hard-earned cash is working as hard as it can for us. The State Pension isn't going to keep us in designer must-haves and fund a decent standard of living in later years."*

## THEIR VERDICT

Sally says: *"I feel happy and reassured that someone is reviewing things regularly for me, it's not all on me to keep up with everything. It's good to have someone helping me for a change. I spend my working days helping others with their money. This has taken a great pressure off me."*

*"Jarrovian thinks quite differently to other firms and has come up with some really interesting ideas, adding more than just the run of the mill financial planning. They have made me aware of things I'd never considered."*

Sally is a client of Francesca 'Frankie' Smith, Jarrovian's Strategic Financial Planner, who she says is very warm and easy to talk to. *"Frankie isn't stuffy like a lot of financial advisers. Talking about finances can feel a bit embarrassing but she makes it chatty and that makes me feel really comfortable. That helps me to open up more and talk about what I want and what I need, and I feel being more open is going to help me achieve my goals. Frankie works with me on my finances, and we sometimes work together with other clients, it's a great personal and professional relationship."*

Sally is so happy and confident that she's recommended Frankie to an old friend. *"They are very happy too. I knew she would be able to help them in their circumstances. They weren't just looking for standard financial advice, they wanted something more in depth, interesting and outside the norm. But like me they wanted to feel they are in safe hands."*

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