Case Study

Dr J
West Midlands
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KS WEALTH
INDEPENDENT FINANCIAL ADVISORS

Client Profile

Client industry: Retired senior civil servant and public sector professional

Years as a client of KS Wealth: 6 years

Three main areas of support:

1. Investment and pension analysis and new strategy based on the new pension legislation post 6/4/2024, abolishment of the Lifetime Allowance and new pension rules
2. New investment review and strategy now retired
3. Wealth management including family trusts

Background

A retired civil servant with an extensive career in the NHS and wider public sector approached KS Wealth IFA for comprehensive financial planning. The client wanted to consolidate and review his wealth management and, in particular, wanted a review of his investments and private pensions, to work it into a holistic plan.

"I wanted to ensure financial security for myself and my family, especially after retirement, but I also wanted advice on managing pensions and my investment portfolio."

What we did

After meeting with the client and understanding that he wanted to spend more time on his retirement with his family and friends, we completed an analysis of his strategy. We also set up a family trust to safeguard their wealth for years to come.

Additionally, we assisted in setting up a personal pension plan that saved on income tax and transitioned a self-managed ISA pot to a more secure and profitable investment platform.

"Thanks to Kris's quiet persistence and advice, my wife and I have peace of mind about our finances."

Feedback

The client experienced significant peace of mind and financial security through the personalised services provided by us at KS Wealth.

The transition to an independent investment platform allowed the client to focus on personal pursuits, knowing their savings were professionally managed and securely invested.

"Kris is quite obviously an expert in the business but he also manages to explain a complex subject with patience and clarity without confusing clients with technical jargon."

> "I'd have no hesitation in recommending Kris to anyone with some wealth and savings to manage and grow."

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