



Preparing for Retirement

Michael's story

"I was enjoying looking after my own ISA investments' using an online service, I also had some frozen personal pensions & I was in my employers scheme.



Although I knew a bit about investments I couldn't be sure if the policies I'd invested into were in the right place to give me the best results when I retired, and to be honest, I was worried about my money having only recently recovered from a market crash.

I'd seen a few financial advisers and none of them seemed to know what to do with me, they only seemed interested in selling me a new policy, which I didn't think I needed.

Then I saw an article in the Financial Mail on Sunday featuring Elaine on the front page & when I contacted her she agreed to a free first meeting.



The Financial Mail, September 8, 2002

A clear plan

We discussed what my goals were, what lifestyle I wanted to enjoy, the income I needed and how I could sustain this in retirement. We agreed on a financial plan that took into account all of my assets, including my ISA's, my employers pension and private pensions & the state pension too.

This enabled me to see how my finances would look in four years time – and thereafter. This financial plan took into account all factors, including the realistic amount I needed to be able to retire in comfort – something I didn't really know until I saw this.

The forecast indicated that I was on track to achieve my objectives as long as I keep up my current savings. Elaine explained that because I was on track I could start protecting what I'd already built up and she recommended adjustments to some of my policies to get them in better shape ready for me to draw on when I retired.

Consistent service

We met regularly to adjust my plan & guess what? My retirement targets were exceeded & I still have a bit invested that I don't need to rely on, it's there "just in case" & Grosvenor Birch never misses inviting me in for my regular review."

Michael Nineham,
Cinderford, Gloucestershire



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