

## Financial Planning

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Drs Anna & Brian Jordan were introduced to Michael by their accountant. They had inherited investments from Anna's mother. They were leading a hectic lifestyle with very little time for pleasure outside work. They were still repaying their mortgage and hadn't made a will. They were paying private school fees, with many years to go before their children finished full time education. They had 38 financial investments, protection policies and pension contracts, which they had no time or inclination to keep track of.

**“Michael approached our situation in a new way – he started by listening, asking the real questions about what we wanted from life in the longer term, what was important to us.”**

The initial lifetime cash flow analysis showed they would have to work until age 65 to have the life they wanted. Michael suggested some changes, the new cash flow model showed it would be feasible for both to retire 10 years earlier.

**“We are relaxed about our future because we can see light at the end of the tunnel. Our money will outlast us and it will be there to support our children, no matter what the future throws at us.”**



Since then, Anna and Brian have worked with Michael to:

- Simplify and diversify their investments
- Purchase additional pension from Anna's NHS pension scheme
- Keep below the pension annual and lifetime allowance
- Strengthen their financial protection.  
Reduced monthly premiums by 45% saving over £300 in premiums each month.
- Reduce and insure their potential inheritance tax liability so their children will not have to pay.
- Ring fence investments for their children's School and University fees to reduce the strain on monthly income.
- Provide a reliable income in retirement.