



Expert investment, retirement,
and financial planning advice for
individuals and families all over the UK

OUR CLIENTS PROBLEM SOLVED



WHAT WE DO

At Investor Profile our job is to help you make best use of your finances so that you can enjoy your life.

We take time to listen to you and understand your requirements.

Our clients normally come to us with:

- Surplus income they **want** to invest
- A desire to earn **better** returns from investing rather than saving
- A lump sum of cash to invest
- Old **investments** and pensions to refresh and improve
- A pension to convert to an annuity or drawdown

Our clients stay because we:

- **Save** them money on investment charges they were paying
- **Improve** their investments and pensions by making them more personalised
- **Manage** their investments so they don't have to

But we would say that, so take a look for yourself...

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THE SITUATION

- £1,500,000 of life savings
- Investments and pensions to manage
- Retired couple looking for security

THE OBJECTIVES

- Save money on charges
- Make the portfolio more relevant
- Maintain the value to keep pace with inflation

THE OUTCOME

- Saved £15,000 per annum in charges
- Created a portfolio to fit their needs in retirement
- Portfolio grew by 20.74% in the first two years
- Inflation totalled 5.86% over the same period

THE PERSONAL FEEDBACK

Having sold our business and retired, the money we have for investment is very important to us.

Following upon a careful/detailed assessment of our risk profile my wife and I were delighted to receive prompt, effective, clear advice provided by a highly efficient and personal service.

Thank you so much for all your help so far and we look forward to continuing our ongoing relationship.

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THE SITUATION

- £300,000 of cash, investments and pensions
- Various investment plans and cash to organise
- Approaching retirement

THE OBJECTIVES

- Certainty of retirement income being enough
- Simplify and improve the current portfolio
- Invest the cash appropriately in line with requirements and preference for risk

THE OUTCOME

- Consolidated several plans into a simplified portfolio
- Created a detailed plan of action for all other investments
- Cashflow forecast produced to create certainty around future income and spending
- Low risk portfolio invested and managed to produce steady growth

THE PERSONAL FEEDBACK

We are fairly cautious folk and just want to make sure that our money was going to be well looked after.

Your personal approach has made us feel at ease knowing we can enjoy our retirement, and that you will manage our investments sensibly.

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THE SITUATION

- £60,000 of cash and investments
- Investments and pensions already in place
- Single, working and enjoying healthy cashflow

THE OBJECTIVES

- Make the most of all assets and income ahead of retirement
- Keep the portfolio low cost and relevant to personal requirements
- Be advised by someone trustworthy

THE OUTCOME

- Left a suitable cash reserve
- Invested the remainder of available cash
- Kept the pension with existing provider
- Created a personalised portfolio that can grow over the years to aid retirement income

THE PERSONAL FEEDBACK

I have paid good money to commission based financial advisers in the past and the experience has not been great.

Your honesty and simple work practice has been a breath of fresh air.

Great advice, very knowledgeable, simple fee charging, so I know you are truly unbiased.

Keep up the good work!

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THE SITUATION

- £700,000 of investments in ISAs and Trusts
- Existing IFA set to increase charges
- Married couple both working and enjoying good income and cashflow

THE OBJECTIVES

- Low cost, transparent fee charging
- Simple, effective ongoing portfolio management
- Personal relationship with IFA

THE OUTCOME

- Reduced charges and improved the portfolio
- Developed a good, friendly working relationship
- The portfolio continues to grow and benefit from ongoing advice

THE PERSONAL FEEDBACK

When our previous IFA said he wanted to increase our fees we decided to assess our options.

Since moving our portfolio we have found you to be professional, approachable and full of new ideas.

The wealth management process you employ to look after our investments just makes a lot of sense.

Your focus on costs, i.e. reducing them, is great for us.

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THE SITUATION

- £900,000 set to be invested into a Discretionary Trust and Discounted Gift Trust
- Existing investments held with various providers
- Married and retired, looking to avoid inheritance tax as far as possible

THE OBJECTIVES

- Looking for a trustworthy and cost effective service
- Management of the Trust assets affectively
- Transparent relationship

THE OUTCOME

- Consolidated multiple ISAs on to investment platform
- Created Trusts as required and invested assets in accordance with future requirements
- Excellent personal relationship

THE PERSONAL FEEDBACK

You give very considered and thoughtful advice.

You are very tolerant of my lack of knowledge and slow responses.

I feel you are always trying to get the best solution for me and provide excellent value for money.

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THE SITUATION

- £80,000 of investments and pensions but no cash in the bank
- Income only just meeting spending needs
- Small mortgage still in place of £20,000

THE OBJECTIVES

- Confirm what to do with pensions
- Advice on general financial planning and individual plans
- Have some money to feel less restricted each month

THE OUTCOME

- Advised to stop paying into pensions and endowment
- Released cash from one endowment and one pension tax free cash
- Created a cash reserve of £15,000 and paid off some mortgage
- Improved cashflow by £250pm
- Later took an annuity with the remaining pension, having originally advised to keep this due to market conditions, it grew by 16% in a year so utilised this to buy an annuity for life.

THE PERSONAL FEEDBACK

Suffice to say I was kept well informed and up to date in all my dealings, any questions were answered precisely and promptly.

I would highly recommend Investor Profile as they have organised my retirement finances and dealt with all the issues involved.

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THE SITUATION

- £6,600 per annum of income and £3,500 per annum of expenses
- £20,000 of pension assets
- Young and married with three children

THE OBJECTIVES

- Save towards the future and eventual retirement
- Make the most of good earnings so that financial wellbeing reflects money earned now
- Have a financial plan to stick to and feel secure

THE OUTCOME

- Directed £500pm towards a new ISA and Pension
- Retained the balance of any surplus to improve cash reserves and allow for flexibility
- Consolidated ISA and Pension assets on to a simple portfolio for growth
- Created a plan and cashflow forecast where retirement goals can be achieved

THE PERSONAL FEEDBACK

Thank you for highlighting our personal and financial position for what it is.

Having worked hard to be in the position we now find ourselves, it can sometimes be difficult to see that we are in fact in a strong personal and financial state.

Your advice has given us the peace of mind we needed.

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THE SITUATION

- £100,000 to invest from existing pool of assets
- Previously sold a business, now enjoying retirement
- Comfortable level of income and good level of overall assets

THE OBJECTIVES

- Invest for future growth to at least keep pace with inflation
- Transparent charging structure and reliable IFA

THE OUTCOME

- Invested assets efficiently and effectively according to personal needs
- Set up the portfolio for steady growth through diversification
- Ongoing communication around financial planning considerations to ensure everything remains on track.

THE PERSONAL FEEDBACK

The investment report I received from you was surprisingly detailed. It took account of all aspects of my life and requirements, which was great.

I particularly liked the fact that I could discuss and amend my asset allocation with you to ensure it was personal to my own needs.

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and financial planning advice for
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