



Pensions Case Study: Regain control of your financial future

My pensions and investments were scattered all over the place – literally a big box of letters, files and statements. I didn't know where I stood, how my investments were performing or even what I was paying in fees.

I realised that unless I took control of my finances, my goal of retiring early and moving to Cyprus would remain an unattainable dream.

I'm now invested in a Fish managed portfolio, optimised to make the most of all available tax relief. I have online access to my account 24x7 and receive quarterly jargon-free performance updates, so I always know exactly where I stand.

I take comfort in the fact that I'm on track to meet my financial goals and I've finally managed to get rid of the 'box'. Not only have I done away with complicated statements and paperwork, I've saved in fees, and on top of everything I've seen my investments grow by 26% - amazing in one of the most difficult economic times on record.

I met Ian from Fish Financial, who took me through their 6 Stage Advice Process.

We began by establishing a clear picture of my current situation (analysing the 'box' of paperwork) and where I want to be - both now and in the future.

After assessing my attitude towards investment risk, we discussed my options and agreed on a way forward.

Consolidating all of my holdings into a single portfolio, we prioritised my desire to build wealth away from my insurance needs and got rid of the expensive and poor performing products I previously held.

"Ian and the team at Fish Financial - Thank You. You've given me back control. I'm no longer drowning in paperwork and I have peace of mind knowing my investments are being looked after"

Sean Saint-Smith, Commerzbank