



R06 — FINANCIAL PLANNING PRACTICE

CASE STUDIES – JANUARY 2024

Case Study 1

Daniel and Sophia, both aged 63, are planning to retire in the next two years. They are married and have one daughter and three grandchildren. They are both in good health.

Daniel and Sophia are both employed and work full time. Daniel is an engineer and receives a gross salary of £42,000 per annum. He is a member of his employer's workplace pension scheme. Both Daniel and his employer contribute 6% of his gross salary to the scheme. Daniel's pension fund has a current value of £250,000 and is invested in a UK growth fund. Daniel's employer does not offer any other employee benefits.

Sophia is a senior manager and receives a gross salary of £58,000 per annum. She is a member of her employer's workplace pension scheme and contributes 5% of her gross salary to the scheme. Her employer contributes 3% of her gross salary to the scheme. Sophia's pension fund has a current value of £300,000 and is invested in a UK treasury and fixed-interest fund. Sophia is also a member of her employer's death-in-service scheme which will pay out three times her basic salary on death whilst in service. She also receives protection under the company's comprehensive Private Medical Insurance scheme, which also covers Daniel as her spouse.

Just over a year ago, Daniel began drawing a pension income from a former employer's defined benefit pension scheme. This pays him a gross annual income of £10,000.

Daniel and Sophia own their home which is now mortgage-free. This has a current value of £480,000. They are considering selling the property soon after retirement with a view to moving to live nearer their daughter. This would release capital of approximately £200,000 as they plan to purchase a cheaper property. They have no debts or liabilities.

Daniel and Sophia have a range of stocks & shares ISA holdings which are invested in UK equity and bond funds. They have not yet used their ISA allowances for the current tax year as they are considering their affordability in this area, and how best to use their current cash holdings to maximise tax-efficiency.

Daniel and Sophia have up-to-date Wills which leave all assets to the survivor on first death and then to their daughter on second death.

Retirement Planning Case Study United States 29 405

Retirement Planning

Scott C. Dulebohn



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