

"COMBINATION OF INVESTMENT CATEGORIES" (SIRSS)

CASE STUDY

PROFILE



Helena is 46 years old and has worked in Telecoms for the last 20 years. She is a career women with no children and enjoys an exciting and challenging career. She is determined to make it to the very top of her sector.

RETIREMENT AND SAVINGS PLAN



Helena's employer has provided a Sovereign International Retirement & Savings scheme for executives within their global organisation. Not all the executives are mobile, so for those that are more static this is an additional benefit to any local benefit they may have.

The plan has three elements:

1. For those that are mobile, there is a retirement element where access is restricted until a minimum age of 50+ after they leave the company.
2. There is a company bonus plan where the executives will receive semi-annual bonuses if certain criteria are met.
3. There is a Savings section that allows the executives to save easily and simply through payroll with the option to access these funds once every 12 months if they want to.

The plan offers members the investment choice to:

- *Let me invest*: They can build their own portfolio from a self-select range of funds
- *Help me invest*: Select a multi-asset portfolio by how much risk and volatility they want
- *Invest for me*: Select a fund by when the money is required and then leave it to the fund manager to take appropriate risk as to where they are in the timeline to the target year.

SOLUTION



Helena has decided to take full advantage of all the investment options available.

For her retirement element she has selected the "Invest for me" category and selected a target-dated fund that matches her intended retirement date. She can therefore leave the fund in place which will automatically de-risk the closer she gets to retirement.

For her company bonus plan she has selected the "Help me invest" category using the Blackrock Growth Fund. She's happy to keep this money invested in a consistent risk-rated portfolio as she wants to remain invested in the market, even when she retires as part of her overall retirement planning.

For her own savings she's going to use the funds available within the "Let me invest" category to build a portfolio. Helena is keen to build her own portfolio, where she can invest in ESG-focused funds.

Helena is happy as she has all her investments within one plan, has choice on how they are invested and has access to world class fund managers with a great selection of funds.

This document is for information only. You should seek independent financial advice if you require specific advice.