

"INVEST FOR ME" INVESTMENT CATEGORY (SIRSS)

CASE STUDY

PROFILE



Maria is 26 years old and works for an NGO. She spends her time in challenging locations, setting up and bedding in the operation and then moving on to the next project.

She is a British national but has been overseas for most of her career and aims to stay within the third sector for the long-term.

PENSION PLAN



Maria's employer has provided a Sovereign International Retirement & Savings scheme for their international staff, so they are not disadvantaged by working overseas. They also want to look after their staff and make sure they keep the expertise within the organisation.

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



Maria is always on the go and does not feel confident in making her own investment decisions. She has therefore opted for the "Invest for me" option.

This fund range invests in Target-Dated Funds. Therefore all she needs to do is select the year that she anticipates she will need her money. The fund manager will manage the fund, so that in the early years there is more equity and risk to help the value grow. However as the target date nears, the fund will automatically start to de-risk so that if the market does fall, Maria is not taking as much risk.

Maria is relieved that she doesn't have to worry and she can focus on what she does best. She knows that the fund manager, Fidelity, is a globally known brand and that her retirement savings are in good hands.

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