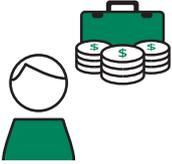


# "LET ME INVEST" INVESTMENT CATEGORY (SIRSS)

## CASE STUDY

### PROFILE



Marcus is 58 years old and has worked in the oil and gas industry all his life. He's been lucky and has enjoyed an exciting and challenging career.

Although he originally retired at 52, he got bored as the family had grown up and left and he decided he wasn't ready to retire. Marcus knows that if he works for a bit longer, this will help protect his pension pot so that he can enjoy himself when he finally does stop working.

His old employer was delighted to have his expertise back and he now carries out project work for them.

### PENSION PLAN



Marcus is fortunate as his employer has provided a Sovereign International Savings scheme for those staff not eligible for their pension. The plan is flexible and that suits Marcus as he has access to money when he wants it.

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



Marcus has decided to take advantage of the "Let me invest" category of funds and wants to build his own portfolio.

He already has a good pension and as these are additional savings, he would like to take more risk. His mortgage is paid, his outgoings are minimal and he can therefore contribute additional money into the savings plan.

He's really pleased as it is easy to save via the payroll and he has access to world class fund managers and a great selection of funds.

Marcus decides to have different fund portfolios for the different types of contribution so he has chosen one set of funds for his employer regular contribution and another for his additional contributions. His investments are well diversified both geographically and by fund.

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