

# “HELP ME INVEST” INVESTMENT CATEGORY (GUERNSEY)

## CASE STUDY

### PROFILE

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David is a 38 year old accountant. He has a wife and two young children.

Although David and his wife Paida have enjoyed moving to various locations with the same employer, they are now intending to stay in their current location for at least seven years so that the children will have consistent schooling.

David is keen that his children have the opportunity to go to university and so he wants to start saving for that as well.

### GUERNSEY PENSION PLAN

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David is fortunate as his employer has provided a Sovereign Occupational Pension Scheme. They need to comply with the Secondary Pension regulation and they also want to make it easy and help their staff save for their retirement.

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

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David is quite comfortable with taking investment risk as he plans to keep his funds invested in the market, even once he has retired so that his retirement pot can last longer.

He is going to use the full range of Ravenscroft funds, using three of the funds for his Employer's contribution and two for this own employee contribution.

He has decided to use the “Help me Invest” funds. He knows the level of risk that he is comfortable with and that these funds will maintain that level of risk.

David is pleased that he can use a renowned local investment manager, Ravenscroft, and that his retirement savings are in good hands.

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