

### **Case 5 - Edwards**

Toby Mr: 10.08.1957  
Sarah Mrs 12.09.1959

Income:  
Mr: Employed - 85k  
Mrs Employed 70k

Cash:  
Joint 450k

Investments:  
Mr ISA 45k – is paying £3k pa, may increase this.

Pensions  
Mr – 175k no contributions, thinks the market is overpriced. Has moved this to cash to 'see' where the markets goes, is concerned about 'Fill in the blank".  
In cash GR 1%.

Property  
Main Res 400k – brought for 150k. no debt.  
BTL 1 – value 200k – rent 10k – expenses 2k plus a 100k mortgage 3.75%. Purchase value 125k.

Debts  
None.

Spending 4k pm on lifestyle pa.

### **Questions/issues/concerns/planning opportunities:**

Is concerned the stock market is over priced.

1A: Move pension into investment. Model options?

1B: Invest cash 300k, leave 150k in cash.

1C: Has elderly partners and is expecting an inheritance of 500k soon-ish.