

### **Case 7 Grant**

Mr 12.09.1961

Income:

Company Director £10k salary, 50k div.

Cash:

500k inheritance 1 years time – wants to invest it.

Investments:

ISA – 22k – 10k pa.

Pensions

Mr – 200k £3k from biz, will increase to 8k in 2 years (add event for the Step).

Property

Main Res 600k –no debt.

BTL 1 – value 200k – rent 10k – expenses 2k plus a 100k mortgage. Purchase value 125k.

Protection

NONE

Debts

None.

Spending 4k pm on lifestyle pa.

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

- A world cruse in 2 years time. 30k
- Invest cash – keep £150k in cash.
- Maybe sell BTL
- Rightsize if have to.