

## **Case 8 Hart**

Tony - 18/01/1950

Income:

- Business (B&B) £24k pa (self employed) - add event onto the Timeline.
- Annuity £12k pa level - in payment.
- State Pension £8,596 pa

Cash:

£320k on deposit

Investments:

£320k ISA

Pensions:

Drawdown - £500k – initial 400k – LTA used 50% (add in Carryover Assumptions)

Property:

Main Residence £800k, no mortgage. Runs as a B&B.

Tony is fit, healthy and enjoys life.

Currently spending £5k per month on lifestyle (add as a Goal)

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

- Wants to gift deposit for a house to his daughter circa £120k (add to Timeline)
- Will he have to cut back on his lifestyle if he decides to close the B&B?
- Run the report set. (Financial/Retirement Summary)