

“INVEST FOR ME” INVESTMENT CATEGORY (GUERNSEY)

CASE STUDY

PROFILE



Lauren is 23 years old and works in retail. She loves her job and expects to stay with her employer long-term.

GUERNSEY PENSION PLAN



Lauren's employer has provided a Sovereign Occupational Pension Scheme. They need to comply with the Secondary Pension regulation and they also want to look after their staff and make sure they keep all the expertise within their organisation.

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



Lauren is always on the go and does not feel confident in making her own investment decisions. She has therefore opted for the “Invest for me” option.

This fund range invests in Target-Dated Funds. Therefore all she needs to do is select the year that she anticipates she will need her money. The fund manager will manage the fund, so that in the early years there is more equity and risk to help the value grow. However as the target date nears, the fund will automatically start to de-risk so that if the market does fall, Lauren is not taking as much risk.

Lauren is relieved that she doesn't have to worry about her investments and can focus on what she does best. She knows that the fund manager, Fidelity, is a globally known brand and that her retirement savings are in good hands.

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