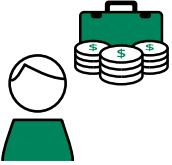


# "LET ME INVEST" INVESTMENT CATEGORY (GUERNSEY)

## CASE STUDY

### PROFILE

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James is 28 years old and an electrician. He lives with his girlfriend, Ella, who works in finance, in rented accommodation and they are saving hard for a house deposit.

### GUERNSEY PENSION PLAN

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James is fortunate as his employer has provided a Sovereign Occupational Pension Scheme. They needed to comply with the Secondary Pension regulation, however they are keen to attract and retain their staff so they are paying over the minimum regulated amount to go that extra mile.

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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James has decided to take advantage of the "Let me invest" category of funds and wants to build his own portfolio.

James 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 can choose which fund he wants by the equity/bond split and the volatility range.

James 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.*