



Adrian & Margaret Lester

testimonial

Matrix Capital

Financial Planning

“very caring
and sensitive...”

The Situation

Adrian and Margaret, a successful and retired business couple, had accumulated significant wealth and were very comfortable financially. Unfortunately, Adrian had been diagnosed with Parkinson’s Disease; and Margaret had become his full-time carer.

The Problem

Adrian and Margaret wanted to ensure that their affairs were properly organised and professionally managed, however, Adrian’s medical condition was making it difficult to cope.

There was a significant Inheritance Tax liability looming within their estate, there were no Wills in place and consequently no asset protection.

Adrian and Margaret wanted to ensure that their capital was protected in such a manner so that they could enjoy the remainder of their lives without having to worry. They also wanted to ensure that their son and their grandchildren eventually benefitted from their estate, whilst at the same time ensure that their future needs for income and capital were met.

How the Matrix Capital Limited team helped

Adrian’s medical condition meant speed was of the essence. Having carried out a full analysis, we developed a plan and agreed to work in collaboration with a Wills and Trusts specialist to first of all ensure that Wills were properly drafted and Lasting Powers of Attorney were established.

Their investments were arranged with the use of a Discounted Gift Trust. This provided Adrian and Margaret with a secure income and ease of administration. It also ensured that as much of their wealth as possible was held outside of their estate, significantly reducing future generations’ Inheritance Tax liability and protecting the family’s assets.

What the client said about Matrix Capital Limited

“Gary Matthews, Robin Melley and the whole team at Matrix Capital took away all of our concerns. They dealt with us in a very caring and sensitive manner; they took time to understand our circumstances and our aspirations.

We were really impressed that they were able to recommend and collaborate with Sue, the Wills and Trust specialist, to ensure that our investments and other assets were properly protected, Wills were established and Lasting Powers of Attorney were put in place.

We feel very safe and secure now. The regular reviews give us the reassurance that everything remains on track and that adjustments are made as things change.

Adrian has unfortunately worsened, and life can be tough sometimes but we feel in safe hands now and feel able to focus on our time together. We shall be forever grateful for the team at Matrix Capital taking care of the management of our savings and investments and making sure that we received robust advice”.

Adrian Lester

Margaret Lester

Image above is for illustrative purposes



Matrix Capital Limited
Chartered Financial Planners