

## Guide to investing

*This case study is fictional and for illustrative purposes only and does not constitute advice.*

### Introduction

Holding money in cash might feel reassuring, but over time inflation can quietly erode its real value. Investing offers a way to help your money grow, giving it the potential to keep pace with rising prices and support your long-term ambitions — whether that's greater financial security, a more comfortable retirement, or simply making your money work harder for you.

Like any financial decision, investing comes with both risks and opportunities. Understanding these is an important first step. With clear guidance and a long-term mindset, investing can become a straightforward and rewarding way to build your future.

### Case study: starting an investment journey with confidence



#### Sarah

Age: 42

Savings: Cash ISA savings

#### *Client profile*

Sarah, 42, had always been diligent about saving. For years, she kept most of her money in a cash ISA, believing it was the safest option. While this gave her peace of mind, she noticed that her savings weren't growing as much as she hoped, whilst her household bills kept going up. For her, it was important that any investments supported ethical and sustainable practices, not just financial returns. Sarah felt overwhelmed by the sheer number of options and didn't know where to begin. She wanted professional guidance to simplify the process and provide clear, tailored advice on how to start her investment journey with confidence.

#### *The challenge*

Sarah knew she wanted to make her money work harder, but she felt uncertain about where to start. She needed:

- ▶ A clear, jargon-free explanation of how investing works and what it could mean for her long-term goals.
- ▶ Reassurance that her money would be managed responsibly and not exposed to unnecessary risk.
- ▶ To align her financial decisions with her personal values.

## The adviser's approach

1

### Understanding goals and risk tolerance

The financial adviser began by discussing Sarah's long-term objectives and her comfort level with risk. Together, they agreed on a balanced approach, aiming for growth while managing volatility.

2

### Explaining the basics

The financial adviser provided a simple guide to investing, covering the importance of diversification, Sarah's time horizon for investing, and the difference between investing and saving.

3

### Introducing responsible and sustainable investing

Sarah was keen to make a positive impact. The adviser introduced Environmental, Social and Governance-focused funds and sustainable investment options that aligned with her values while offering competitive growth potential.

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### Creating a plan

They agreed on a phased approach:

- ▶ Moving a portion of her cash savings into a diversified investment portfolio aligned to her attitude to risk and investment preferences
- ▶ Scheduling regular reviews to keep her plan on track
- ▶ Building in flexibility for future contributions



## The outcome

Sarah now feels confident about her financial future. Her portfolio is designed to grow over time, and she's proud that her investments support companies committed to sustainability and ethical practices.

## Conclusion

With expert guidance, investing doesn't have to be overwhelming. Financial advisers can help clients understand their options, manage risk, and align investments with personal values, making the journey to long-term financial security both achievable and meaningful.

The value of investments and the income they produce can fall as well as rise. You may get back less than you invested.

**Give your money direction today with a financial plan and expert advice.**

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Approver Quilter Financial Limited and Quilter Financial Services Limited. February 2026.