



**I can help you by:**

Recommending investments designed to make your lump sum grow - in line with your personal attitude to risk.

Integrating your lump sum into   
your existing financial plan, so it complements and enhances it,   
or putting it at the heart of a new plan.

Showing you how you can pass it down to your family - or gift some of it now, tax-efficiently.

Estate planning and Cash on Deposit advice is not regulated by the Financial Conduct Authority. Tax treatment varies according to individual circumstances and is subject to change.

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

Approver Quilter Financial Services Limited & Quilter Mortgage Planning Limited. May 2025.

**Contact me and we’ll explore how to make a plan for your money together**

To see how far you could take your lump sum, please don’t hesitate to contact me at [***quilter.com/name-surname***].

I look forward to hearing from you.

Kind regards,

[NAME]

Hi [NAME],

An inheritance, windfall, or bonus from work are usually welcome. But not knowing how best to invest a lump sum is, frankly, challenging. Without expert knowledge it’s hard to judge whether your money would work harder in a pension, investments or a savings account. And which options within each route make most sense for your goals.

Investing a lump sum can be complex. But it’s a task I can make so much easier for you.

**Received a lump sum and wondering how to invest it?  
Let me guide you through the options - and make it work harder for you.**