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I am continually impressed by the efficiency and expertise of the Petrus team. Thanks to them, I can once again look forward to my retirement and enjoy the travelling we have planned - without compromise.

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MATTHEW JONES, LONDON

I'd just turned 48 and had previously enjoyed a lucrative career in finance. My goal was to move into semi-retirement at age 55, to spend time travelling with my wife and visiting my son and his family in Chicago. Sadly my pension fund had dropped significantly in value and I wanted to understand how I could structure my affairs to turn my retirement goals into reality.

Over the years I had accumulated quite a substantial pension pot and was on track to meet my goal for moving into semi-retirement. Then the credit crisis hit. The prolonged turbulence in equity markets significantly impacted my portfolio and it looked like my travel and retirement plans might have to be put on hold.

I met with Phil from Petrus Financial Services to explore ways I could grow my pension or create a plan that would enable me to live the lifestyle I want in retirement - perhaps a few years' later than I had originally planned.

Phil took time to understand my objectives and review my existing arrangements. After looking at my SIPP, he explained that I had a number of options to get my pension savings back on track.

Through one of his strategic private banking partners we could secure a loan against my existing portfolio. I could then re-invest the money into my SIPP, using the 50% borrowing to boost my pension investments.

Adopting this strategy meant that I could still meet my retirement goals and not have to put my plans on hold until markets recover.

I'm now on track financially and have a 7 year plan to fund my move into semi-retirement. I honestly didn't think it would be possible without significantly compromising my lifestyle or delaying my time horizon to re-coup some of the value my pension had lost.

*For client confidentiality reasons, some of the information in this case study has been changed*