

# Wealth Pod Task

*Build a starter portfolio together as a pod. One profile, one pitch.*

## THE SETUP

Together as a Wealth Pod, **pick one of the three profiles below**. Then design **one hypothetical £1,000 starter portfolio** for that person, with a maximum of **3 holdings**, plus a plan for how they would invest **£200 a month going forward** across those holdings. Your pod presents this one portfolio at the next class.

## PICK A PROFILE TO BUILD FOR

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| <p>● <b>Adaeze</b><br/><i>25 years old</i><br/><i>Software developer · £42k salary</i></p> <ul style="list-style-type: none"><li>• First proper job, no debt, no dependents.</li><li>• 40+ years until retirement.</li><li>• Doesn't check accounts often, comfortable with market dips.</li><li>• <b>Goal:</b> build long-term wealth on autopilot.</li></ul> | <p>● <b>Cynthia</b><br/><i>42 years old</i><br/><i>Accountant · £62k salary</i></p> <ul style="list-style-type: none"><li>• Two kids (ages 8 and 11).</li><li>• Has a workplace pension already.</li><li>• Starting her own investing journey alongside it.</li><li>• Balanced risk profile.</li><li>• <b>Goal:</b> long-term wealth building.</li></ul> | <p>● <b>Daniel</b><br/><i>57 years old</i><br/><i>Civil servant · £58k salary</i></p> <ul style="list-style-type: none"><li>• 8 years from retirement.</li><li>• Defined benefit pension on the way.</li><li>• Lower risk tolerance, no big swings this close to retirement.</li><li>• <b>Goal:</b> a modest growth supplement to his pension.</li></ul> |
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## YOUR PITCH SHOULD COVER

1. Your pitch should state the three holdings you chose and explain their weights.
2. How you would split the first £1,000 across those three funds.
3. Why you picked these three funds, and your pod's reasoning for each choice.
4. How you would split the £200 monthly contribution across the three funds, and why.

**Submit your pod's pitch to the WhatsApp group, and be ready to present it at the next class.**