Client Brief

The Winter Retail Challenge | 2026/27

The Client Scenario

Your client for the 2026/27 season is a 31-year-old professional female footballer at the peak of her career. Her Financial Advisor warns that her sporting income will predictably decline through her 30s, so her pension planning must be cautious. She is officially rated “long term income based medium–low risk,” but she still wants to take part in shaping her investment choices. As a brand ambassador for major fashion, food, and online retail brands, and as a well-followed social media figure and a young parent, she believes she has genuine insight into festive consumer behaviour, more so than the professionals.

After negotiation, her Advisor has allowed her to “play” with a limited portion of her wealth as an expert and to keep up her interest in the sector during the Christmas trading window (up to 20%, you choose and reason why). Your mission is to construct a portfolio that uses her festive retail insight while still protecting her long-term financial stability.

Read alongside the official rules

Use the school or individual rule book for portfolio allocations, submission requirements and key dates.