



Advice After Loss



I highly recommend Chris and the team at Fortitude. After the death of my husband I was daunted by the prospect of meeting with a Financial Planner, but they made the process easy and allowed me to take my time making important decisions. I'm now in a position where I feel secure, stable and confident of my position. Knowing that my Plan will be reviewed regularly gives me comfort that this will continue to be the case."

Sarah

I'm 42 years' old and was recently widowed. I wanted to know if my family and I were financially secure. How should I structure our affairs to best provide for our future?

I needed to understand, and then sort out, my wider financial position. I have three young children, one with ongoing care needs. I had to determine an appropriate level of income I could take and plan for how the children would be looked after, should anything happen to me.

I made contact with Fortitude and arrange to meet with Chris.

He took time to understand my current situation, the way our affairs had been structured and what I was trying to achieve. We talked through my son's care needs, the Trust my husband established prior to his death and my desire to protect my estate and provide for the children.

I really liked the Fortitude approach. I was worried I would be forced to make decisions, without time to consider the implications. My experience was totally different. Chris encouraged me to take my time and look at all of the available options, without feeling rushed to take action.

Fortitude looked into everything I held, all of the different policies and structures, as well as my expenditure

and income needs. They used a Lifetime Cashflow Forecast to illustrate cash inflows and outgoings, helping me visualise the future and the impact of decisions I was making.

The final strategy we agreed was to invest in a low cost portfolio and take regular income to fund our lifestyle. They also recommended I meet with a Legal professional to sort out my husband's Trust and at the same time amend my Will to establish Trusts for the children. I also needed to appoint an Attorney and Trustees in the event of my death or ill health, and set-up a specific Trust to look after my son.

I'm so pleased with the final outcome. Fortitude helped me to make educated decisions; I understand the risks I am taking and how these are being managed. I've also been able to provide for the financial needs of

my children, both now and in future, should anything happen to me.

The entire process has allowed me to explore different scenarios and make better informed decisions - at the same time building a strong working relationship with the team at Fortitude.

Everything was managed quickly and efficiently. In just a few short months we agreed my Plan, Fortitude implemented the recommendations and I had a meeting scheduled with a Solicitor to sort out the legal aspects of my affairs.

To find out how Fortitude can help you achieve a "Life/Life" balance, call 01327 354321 to speak with a member of our team.