



“Our relationship with Fortitude is strengthened through the personal interaction we have with a single Planner - it is so reassuring to have

someone who knows what they are doing with money, guiding us on what to do. Each time we leave a Planning meeting, we know where we are, how we got there and how things will be in the future - to the extent that you can know anything about the future.”

Vic and Judy Edy

I had several pensions and investments I’d accumulated over the years and I didn’t know whether I would have sufficient income to live on in retirement.

I was an Owner Director and my business was totally reliant on me. I realised that it wouldn’t be viable without me there, so I needed to accumulate income generated from the business to fund our future Financial Independence. I had pensions I’d built up over the years, but no co-ordinated investment or income strategy.

I’ve been working with the team at Fortitude since 2000. They actually helped me to co-ordinate my financial affairs when I first decided to set-up the business and go out on my own. Every year we meet to review my Plan and make changes, ensuring I remain on target to achieve, and then maintain, financial independence.

At the outset they evaluated my position and discussed my specific needs. They prepared my Plan, then consolidated my existing pension and non-pension investments to create a cohesive and structured investment strategy, appropriate for my attitude to risk and retirement lifestyle goals.

Fortitude have also helped me to adopt a strategy to grow my wealth in ISAs and Pensions, maximising the impact of tax relief when I invest and make withdrawals.

Regularly we review my Lifetime Cashflow, which from the time we started using it, has clearly illustrated the action I need to take to achieve Financial Independence. The Cashflow indicates whether any action is required to ensure I remain on track. It also showed when I would achieve, and could be confident of maintaining, Financial Independence.

In 2008, in accordance with my Financial Plan, I achieved Financial Independence. Retirement finally became a reality. For the first few months I worked, out of choice rather than necessity, as I wound the business down.

My wife Judy and I have been able to move to Yorkshire so we can enjoy our hobbies and the retirement lifestyle

we’ve worked hard for. But it doesn’t end there - we continue to meet with Fortitude and review our Plan annually, to ensure we remain financially free and take into consideration any changes in our circumstances.

“Fortitude have helped us to define our objectives by laying out clear, alternative scenarios for us to consider before implementing our choices. I had planned to retire at 60 and with Fortitude’s help I had the financial security to do so. However, when the time came, I found that I was addicted to work, so I carried on!”

Vic Edy

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