



I had a strong artistic ambition but with little or no idea of what income it might generate (if any at all). I had no idea whether I could afford

such a journey, but Fortitude clearly and brilliantly mapped out a financial path, which we continue to follow, without too many alarming - and normally self-induced - detours.

My artistic career has exceeded all my expectations but, for some reason, Neil STILL refuses to let me buy an Aston Martin DB9!"

**Gerard and Jacqui Stamp**

Gerard was working full time in London in a high-pressured role for a major Advertising Agency. A takeover deal with a multi-national agency was on the table, providing him with an opportunity to take voluntary redundancy. At 47 years of age, he wanted to know if he could finally achieve his dream of becoming a full-time artist.

He wanted to confirm whether his assets would allow him to stop working and still comfortably maintain his family's financial security, pay for his children's schooling and other items on his Wish List, without relying on income generated from painting.

Gerard met with Neil from Fortitude. Neil took him through their Financial Planning process, which began with an evaluation of his current financial situation, including the offer on the table. Thorough analysis quantified what would be paid and when. They also identified opportunities for mitigating income and capital gains tax.

A Lifetime Cashflow was created, which helped him visualise future income, expenditure, and the impact of his decisions. He was delighted to learn that he could afford to stop working in advertising and fulfil his dream of becoming an artist.

They agreed his Plan and the team at Fortitude implemented their recommendations. This involved transferring shareholdings to his wife Jacqui, repaying debt and using tax efficient structures to fund their children's education.

He now has an investment strategy aligned with his attitude toward risk and diversified across a range of asset classes to reduce his risk exposure. This is regularly reviewed, to ensure he remains on track.

Fortitude have looked after his entire family. They recommended a Solicitor who established their Wills, helping to mitigate their inheritance tax liabilities. Neil also worked with Jacqui's parents to design and implement a tax efficient strategy to transfer wealth through the generations. He even provided "coaching" for their daughter to help her manage her budget while at university.

An Accountant they recommended ensures all of their tax reporting is done correctly and in a timely way - taking a load off Gerard's mind.

Knowing his financial future (and that of his family) is secure, Gerard is able to devote his time and energy to painting. He built a new studio on the site of a boathouse in a historic park and which won the Royal Institute of British Architects Heritage Award in 2004 for a new building in a historic context. The studio provides a beautiful and tranquil place in which to work. He truly is finally living his dream.

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