



Fortitude has really helped us to gain a sense of clarity, disentangling and simplifying the myriad of different financial questions and solutions and helping us through them in simple stages. It's not just about saving for retirement, or another ambition, but also dealing with insurance, ISAs, pensions, savings, etc. and looking at how to finance your current lifestyle as well as your future one."

Phill and Amanda Stevenson

I was working long hours and spending a lot of time away from home, running a successful Consultancy firm with my co-Directors. The business had exceeded my expectations and I'd managed to accumulate a substantial pension and portfolio of investment funds. I wanted to understand if I could afford to sell my share of the company and improve my work/life balance.

At age 44, I wanted to look seriously at how much longer I needed to work in the business. My Plan was to achieve financial and career freedom six years' from now, but the company had been so successful I felt I could bring this forward.

I had been working with the team at Fortitude since late 2000 and my Plan had always focused on achieving Financial Freedom aged 50. I approached them to see if they could develop and refine my Lifetime Cashflow to test whether it would be feasible to exit, and on what terms.

Using the Cashflow we were able to look at 'what if?' scenarios and see the impact of different Planning assumptions. We quickly realised that an exit from the business would not generate sufficient capital to achieve Financial Independence immediately.

Instead we explored the level of earnings I would need to achieve from alternative employment (ideally something less demanding and more fun), so I could achieve Financial Independence by my 50th birthday. This led to my decision to establish a small business locally, in order to generate the level of income I required.

Fortitude referred me to an Accountant with a Tax Planning specialist to ensure my exit from the company was managed in the most tax efficient way. The Accountant also assisted me in setting up my new franchised business.

My wife and I continue to work with Fortitude on an ongoing basis. They review our Financial Plan annually to ensure we remain on target to meet our goals and are protected against the unexpected.

"Fortitude's structured approach is a massive benefit and it has helped us to understand our financial situation and thus give some comfort on what we could afford to do (or not)."

Phill and Amanda Stevenson

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