



Lifestyle Planning Case Study: Retire Early

After 30 years building a career and commuting to and from London, I wanted to take stock of my financial affairs. I was looking for a plan that would give me more career flexibility and choice in my 50s and at retirement.

I wanted to better understand: How much is enough? Is phased retirement a viable option? When can I start planning more sailing trips?

I sought advice from the team at Fish Financial, who have managed my pension for a number of years.

They explained the Fish Lifestyle Planning process and how they could use detailed income and expenditure analysis to ascertain exactly where I was heading and what I needed to do to meet my retirement goals.

After asking a series of detailed questions they analysed a range of lifestyle scenarios, taking into account my personal risk profile.

Looking at the computer simulation on screen brought my financial position to life. I could actually see the impact of different lifestyle choices, both now and in retirement.

The analysis showed that I could choose to stop working at 55 years, the timing I had in mind. With a phased retirement, and by re-aligning a few assets, it may even be possible to retire earlier.

After much discussion, we agreed my Lifestyle Financial Plan and put it into action. We consolidated all of my holdings, so I now have a single, focused retirement investment strategy aligned to my attitude to risk and designed to maximise all available taxation relief.

The team at Fish Financial have helped me effectively plan for my retirement. They've provided a focused and consolidated strategy, tailored to my personal circumstances. I'm looking forward to retiring and take comfort in knowing I'll have enough.

"The team at Fish Financial have helped me see a way forward. They've created a focused and consolidated retirement strategy, so I better understand when I can afford to work less and sail more"

James Llewelyn, Solicitor