

CASE STUDY



Understanding if early retirement is a possibility for you can be a daunting experience. No one wants to make the wrong decision and not be able to enjoy their retirement in the way that they had envisaged. It can seem especially complicated if you have multiple pensions, investments and shareholdings. Where do you even begin?

This is the dilemma that Mr & Mrs D faced when they came to us with their finances and asked, 'Can we afford to retire in 5 years' time?'. After analysing their finances utilising Cashflow Modelling Software we were able to demonstrate that not only was retirement affordable in 5 years' time, but they could afford to retire as early as next year! Our analysis was 'stress tested' for future market falls, identified gaps in Mrs D's State Pension record that she could top up, and identified higher risk investments than they needed so that they could make an informed decision about selling them.

Our analysis of their finances, and the use of Cashflow Modelling Software led to a clear, and affordable retirement plan, bringing peace of mind for Mr & Mrs D. This resulted in the following feedback from Mr & Mrs D 'We are very pleased with the work you have done for us, and through this work it looks like we can retire much earlier than we ever thought possible'.

LOUISE OSBORNE
PARTNER

ALBERT GOODMAN CHARTERED FINANCIAL PLANNERS

