

RETIREMENT BENEFITS

My wife and I had both focused on our career and had children relatively late in life. By the time we reached our 50's we were in a position where our savings and investments made the prospect of retiring both realistic and very appealing. We wanted to understand the best way to leave our careers behind, so we could spend more time with our kids.

A colleague recommended that we speak with Douglas at Loch Fyne Financial to get a better grasp of our retirement planning options. We explained that, having worked hard our entire lives, we really wanted more time to spend with our two young children.

Our ultimate goal was to make our children, rather than our careers, the focus of our lives. I told Douglas "closing big deals doesn't interest me nearly as much as watching my children grow and seeing how much better they do with more encouragement and support."

Douglas told us that he increasingly sees clients in our situation, where the traditional notions of retirement are no longer relevant. Even though we had the financial means to enter retirement early, by no means were we ready for a life of 'retired leisure'.

We were encouraged to think about our financial goals in the context of what we wanted from life. Loch Fyne Financial took time to build up a clear picture of our resources, professional strengths and personal interests. They knew that family time was a priority and also helped us to gauge the amount of time and resources we could commit to new ventures.

The ultimate solution we agreed was a well managed career re-direction, rather than a traditional retirement. By working closely with us Douglas not only helped to clarify our goals, but created a tailored plan to help us adjust our financial footing to support what we actually want from life.

In simple terms, our goals were to protect the health and welfare of our family. We have now been able to reorient our lives in a more meaningful and prosperous direction. On an ongoing basis we continue to look to Loch Fyne Financial for ideas and strategies that help us to refine our vision



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Closing big deals no longer interested us nearly as much as watching our children grow. Loch Fyne Financial created a strategy to enable us to change paths and spend more time with family.”