



Lifestyle Planning Case Study: Protection

We had recently retired and wanted to enjoy a comfortable lifestyle without the fear of ever running out of money. We also wanted to quantify and mitigate the financial risks, should anything happen to one of us.

We were looking for a solution that would ensure we remained financially secure and were adequately protected.

Having discussed our concerns amongst ourselves, we decided to get in touch with the team at Fish Financial.

They outlined the Fish Lifestyle Planning process and how they could use detailed analysis to ascertain exactly what resources we have available and how much we would need to maintain our lifestyle in retirement.

After asking a series of detailed questions they worked with us to explore different scenarios, taking into account our attitude toward investment risk, lifestyle aims and protection needs.

They showed us a range of 'before and after' simulations that enabled us to not only visualise our current situation, but the financial impact of different lifestyle choices in retirement.

We discovered that we had a further pension fund available, and could use this for additional income. We also realised that our existing insurance arrangements were expensive and no longer meeting our needs.

By putting our Lifestyle Financial Plan into action we managed to repay our short-term debts, increase our pension income, put adequate protection in place for our mortgage and family (at a much lower cost), and smartly invest for growth.

The team at Fish Financial have helped us achieve financial security and live the lifestyle we worked hard for. We're safe in the knowledge that we'll never run out of money and we're adequately protected, should anything happen.

"We wanted to enjoy a comfortable lifestyle in retirement, but worried if we'd have enough money or if we were adequately protected. Fish Financial put a plan in place that has far exceeded our expectations"

Richard, Retired Airline Pilot