



# ESCAPING THE TREADMILL

JAN AND ROB

CAPITAL ASSET MANAGEMENT



Jan was running on empty. Each day was exhausting. Sometimes, she even forgot what city she was in. At 54, Jan’s career as senior counsel for a FTSE company had peaked. She was on a corporate treadmill, and it wasn’t slowing down. She sensed it was time to leave, but the question remained: leave to where? An opportune meeting with a financial planner turned her life around. Within a year, Jan’s life – and that of her family - would be completely transformed.

Jan knew the writing was on the wall. It was difficult to hide her feelings in meetings and with friends. Total burnout was around the corner. But a moment of good fortune changed everything. Jan and her partner Rob got their lives back and were reinvigorated. She had a clear escape plan, and the future looked brighter than ever before.

Jan lived with Rob, who was a freelance illustrator for a large publishing house. They had three adult children, one living in Toronto and two living at home. Life was financially comfortable and they’d both been successful. Now in their mid-50s, they had accumulated a sizeable range of savings, investments, pensions and properties.



Their one real indulgence, as a way of escaping the pressures of city life, was to travel to exotic locations, where they would enjoy a few days in expensive, 5-star hotels. This was where Jan imagined her future, off the legal treadmill and into a calm and sunlit, family-oriented life. Rob was a good listener and very understanding. His view was – just jump and see what happens. But the dreaming was the easy part. The harsh reality might be very different.

Apart from Jan's negative feelings about her career, things were fine. People reported to her from all over the world and global business travel was regular and lengthy. But it felt like a treadmill and the pressure was mounting to deliver results and cuts. Jan had once enjoyed her work, but those days were long gone.

And this was beginning to affect how she behaved. She wanted out but didn't know what 'out' felt or looked like. At 54, she still felt too young to retire.

When Jan had left university, she had dreamt of being a travel writer with an archaeological bias. Not a lawyer.





Then one day, out of the blue, Jan met Don from Capital. It was to witness a legal document for a friend, who happened to be one of Capital's clients. They got talking.

Jan's interest was soon aroused. She wanted more information, so a series of meetings with Don was set up.

The couple were on top of their personal finances, but despite this, Jan uncovered a whole new world during the conversations. A lot of Jan and Rob's wealth was managed by the financial services team of a major bank, which was expensive. She hadn't had the time or inclination to notice.

But there was a glimmer of light. Namely, the potential to escape her legal career and still survive financially, even without the salary and the perks.

This needed to be explored.

Rob and Jan had a discovery meeting with Don at the Capital office. It was all about their values, lives and what they believed was important to them, as well as how they saw their future. It was fascinating.





This led to a blueprint meeting where Don shared Capital's unique FutureMap system, which was a visual representation of the couple's future lives to the age of 100.

This wasn't an investment conversation; it was financial life management. One of the FutureMap scenarios was Jan stopping work at age 55. The result showed that they would both be financially secure to age 100.

Jan wanted it stress-tested. Lower returns, higher inflation. It still looked good. So there it was. A clear, unambiguous plan of action. Take the leap and become a travel writer and guide. Rob supported the idea completely. He felt it would give new inspiration to Jan, and that could only be good for the family.

In the weeks after the meeting, Jan began to have some doubts. Life and career changes are never easy, and they come with risks. What if the plan didn't work? What if the markets and property prices crashed? What if there was no demand for her writing? Would she miss the social aspect of the workplace? After three decades in the corporate office, how would she find being at home all day, constantly rubbing shoulders with her partner? And what would the bank say when she asked to transfer their investments away? Could Capital really compete with the big guys?

After some deliberation and more Q&A with Don and the team at Capital, Rob and Jan decided to switch in stages.



1

Transfer investment portfolios to Capital.



2

Transfer pensions to Capital.



3

Establish a new travel company and create a website



4

Resign from current job

To help Jan settle in her new role, Don had set up a 36-month cashflow plan to replace her after-tax income. From year four, the investment portfolios, plus business revenues and Rob's income, would be sufficient.



## The Results

Rob got his partner back, and Jan is now free. The children benefitted from having mum around again. The first thing Rob and Jan did was to fly to Toronto and spend a week with their son. Invaluable.

Rob and Jan have Experienced True Wealth. No matter what happens now, they can cope with life together.

Moving their investments from the bank to Capital saved them tens of thousands of pounds a year in fees and charges. Don designed a bespoke, highly personal service to meet their every need. This involved introductions to a solicitor for new wills and powers of attorney. Don put Jan in touch with a local accountant who specialised in new businesses. A travel-insurance expert became part of the team, as well as a foreign-exchange specialist.

The all-inclusive fee was £55,000 a year. Or to put it in perspective, around half the amount they'd been paying to their investment bank in charges.

Jan has ditched her spreadsheets, because Capital do all the heavy lifting now. Her time and passion are focused on the new travel business, which is prospering. Rob is illustrating the new website himself.

If it hadn't been for that chance meeting with Don, Jan would have faced another decade on the corporate treadmill. Trapped and frustrated. Long flights and lonely hotel rooms. Rob would have had to cope with a deflated and disgruntled partner. Even high incomes are not much comfort when they bring no real pleasure or fulfilment.

On top of that, they'd had no future plans, hopes and dreams.

And the bank's investment arm had been drawing excessive charges and fees from their hard-earned wealth.



Rob, Jan and the family are happy. Their buy-to-let properties have been sold. Too much hassle, inconvenience and cost. Each child has been gifted a lump sum as a deposit on a property. Jan still travels, but only to Europe and the Middle East. As well as writing, she now works as a tour guide, and Rob joins her as often as possible. Their life is new and exciting, and it's unfolding very nicely indeed.

If you would like help escaping the corporate treadmill, please contact us today to speak to one of our Chartered Financial Planners on 020 7398 6600 or email [hello@capital.co.uk](mailto:hello@capital.co.uk).





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