



A NEW CALLING

Rob and Janis

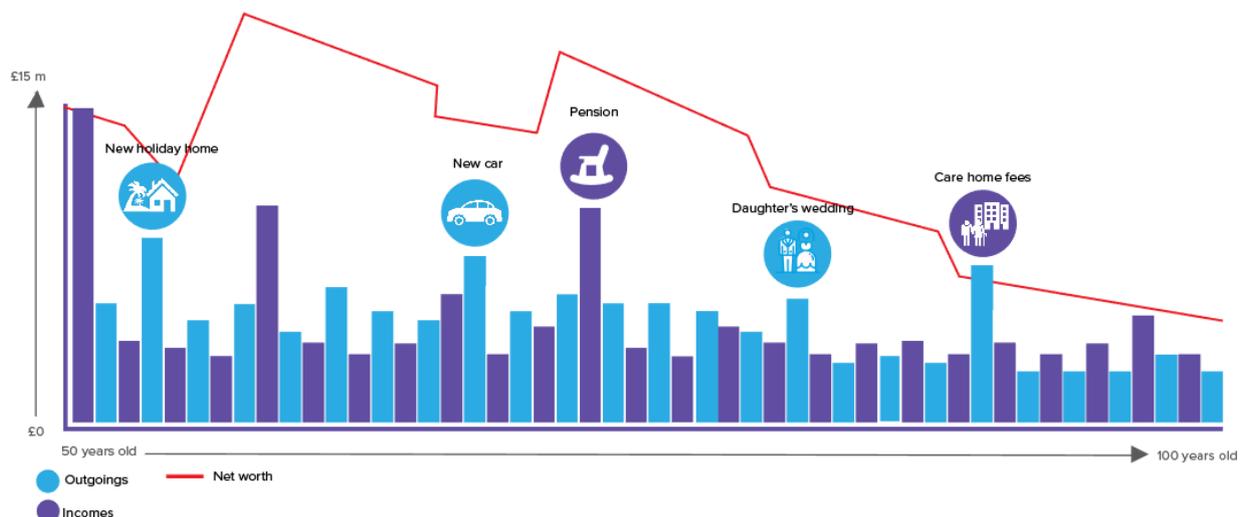
CAPITAL ASSET MANAGEMENT

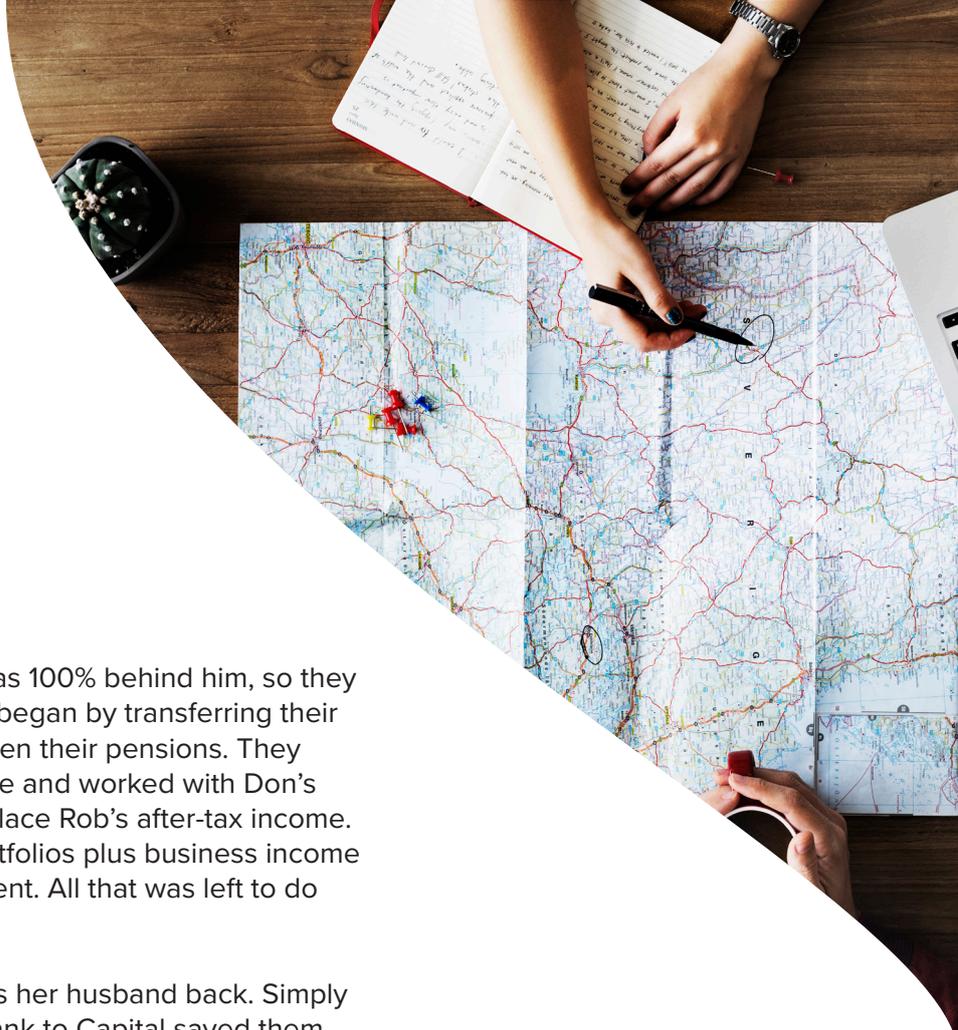
Rob and Janis live in London, their three children are grown up and these days they're happy in their Borough home overlooking the river. Jan is an illustrator for a publishing house and Rob is Senior Counsel for a global FTSE company.

With their joint incomes they're very comfortable – they let out two London properties and they're doing well with their investments, pensions and savings.

But being comfortable isn't all about money. Lately, Rob's heart hasn't been in the job. It's a powerful role with direct reports from all over the world, but it feels like a treadmill. He feels caught between being too young to retire, but too old for change. Once he dreamt of being a travel writer, then one day he met Don from Capital and that dream was dusted off. They got talking and Rob began to see things in a new light – maybe he wasn't as tied to the job as he thought. Rob and Jan had a full Discovery meeting with Don, not about money – about values, life and what matters to them. This wasn't an investment conversation, this was financial life management.

Don put together a unique FutureMap™ – a visual representation of their future life to age 100, which gave different possible scenarios, including Rob stopping work at age 55. Rob wasn't sure, so he wanted it stress-tested through lower returns and higher inflation, but it still looked good. Of course, it wasn't without risk – what if the plan didn't work? What if the markets crash, there was no demand for his writing or the new home dynamic didn't work? And what would the bank say about him transferring his investments away, could Capital really compete at that level.





Rob wanted to go for it and Jan was 100% behind him, so they decided to switch in stages. They began by transferring their investment portfolios to Capital, then their pensions. They set up a new company and website and worked with Don's 36-month cashflow position to replace Rob's after-tax income. From year four the investment portfolios plus business income and Jan's income would be sufficient. All that was left to do was resign.

Rob is now a free man and Jan has her husband back. Simply moving their portfolios from the bank to Capital saved them tens of thousands of pounds a year in fees and charges. Capital now does all the heavy lifting, which means their passion and time is directed at the new business and Jan is involved too, illustrating the website herself.

If Rob hadn't met Don he faced another 10 years feeling trapped and frustrated while Jan would have to cope with a deflated, disgruntled partner. The high income wasn't adding joy or happiness to their lives, while all the time the bank's investment arm drew charges and fees from their hard-earned wealth. What Rob and Jan have now discovered is True Wealth.

If you would like to discover if you are able to retire early, contact us today to arrange a meeting with one of our Chartered Financial Planners on 0207 398 6600.



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