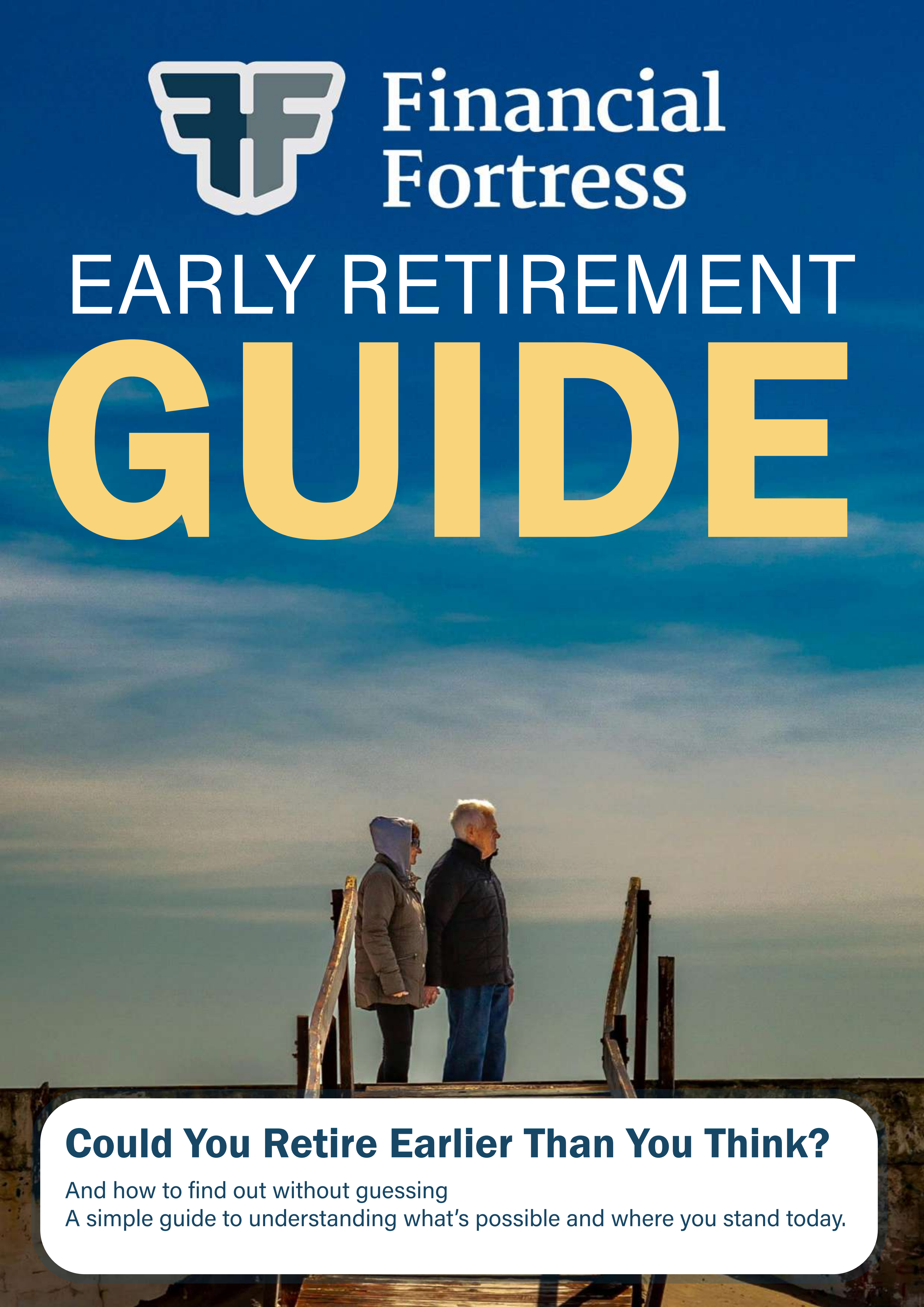
Financial Fortress

EARLY RETIREMENT GUIDE



Could You Retire Earlier Than You Think?

And how to find out without guessing
A simple guide to understanding what’s possible and where you stand today.

TO HELP EVERY CLIENT BUILD THEIR OWN FINANCIAL FORTRESS!

INTRODUCTION

Most people assume they'll work until their State Pension age.

Not because they've carefully planned it...

But because they've never properly looked at the numbers.

If that sounds familiar, you're not alone.

JARGON FREE ADVICE

A review with us will ensure you fully understand your plans, maximise your savings & the investments.

A lot of people drift into a retirement age without ever stopping to ask:

"Could I actually afford to retire sooner?"

LOCAL EXPERTS

We offer all clients a no-cost and no obligation review

Here's the important part.

Early retirement isn't just for business owners or people with large inheritances.

In many cases, it comes down to understanding what you already have, and how that could support your future. This guide is here to help you start thinking about that in a clear, simple way.

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THE PROBLEM:

MOST PEOPLE ARE GUESSING!

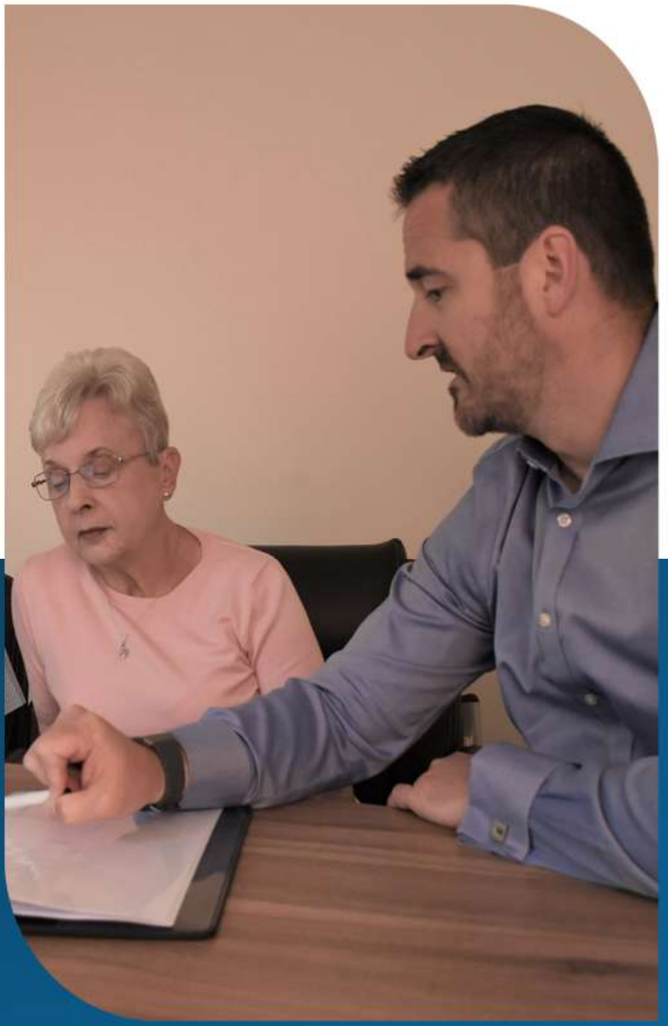
When it comes to retirement, uncertainty is incredibly common.

Not because people aren't interested, but because no one has ever helped them join the dots.

It's very normal to feel unsure about:

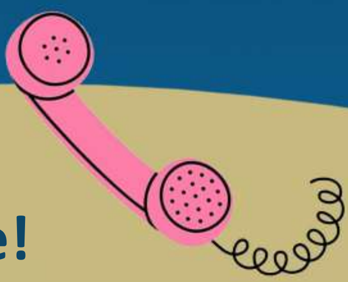
- When work could realistically stop
- What level of income would feel comfortable
- Whether current pensions and savings are "enough"

So instead, people fall back on a default assumption:



"I'll probably just work until 67."

The difficulty with this approach is that it's just a general number, not one based on your own situation. It can lead to years of unnecessary uncertainty or even working longer than needed simply because no one has ever shown you another option.



Contact Us Anytime!

At Financial Fortress, we maintain the highest levels of service and guarantee no jargon! No long wait times on the phone and easy to reach named & dedicated advisers!

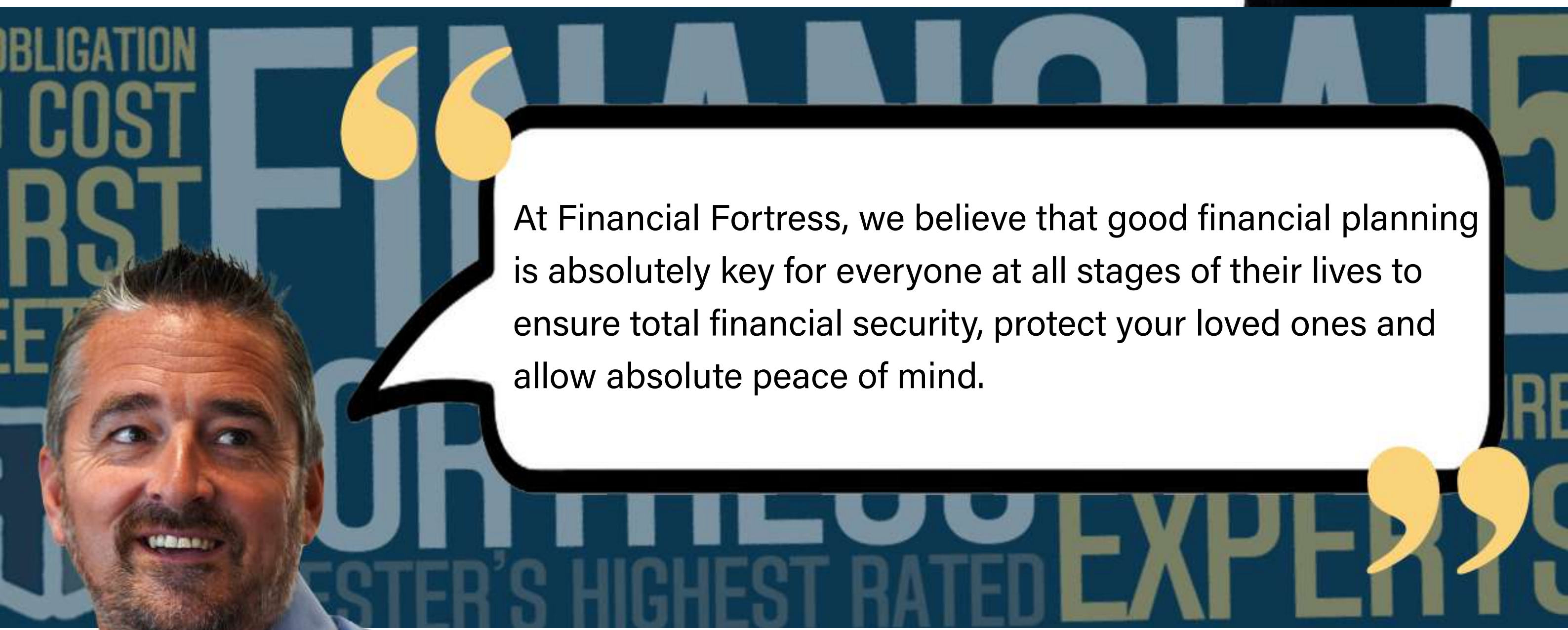
The Opportunity:
You might be closer than you think

One of the most common things we hear is:

“I didn’t realise that was even possible.”

That moment usually comes after someone has taken the time to properly look at their position.

For many people, bringing retirement forward isn’t about drastic change.

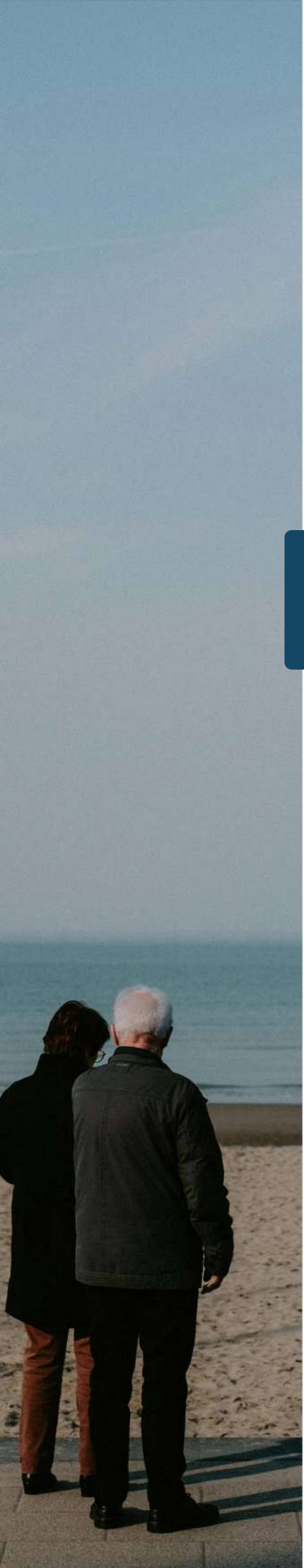


“At Financial Fortress, we believe that good financial planning is absolutely key for everyone at all stages of their lives to ensure total financial security, protect your loved ones and allow absolute peace of mind.”

It’s about small, informed decisions, made with a clearer understanding of the bigger picture.

Sometimes it’s adjusting contributions.
Sometimes it’s using existing assets more effectively.
And sometimes, it’s simply realising you’re already in a stronger position than you thought.

Without looking, it’s impossible to know.
But with the right guidance, things can often feel a lot more achievable.



HOW DO YOU WORK THIS OUT?

This is where proper financial planning comes in.
Rather than guessing, we build a clear picture based on your own situation, bringing together your income, pensions, savings, and any other assets that may play a part.

From there, we can start to explore how different choices could affect your future. For example, what happens if you retire earlier than planned?

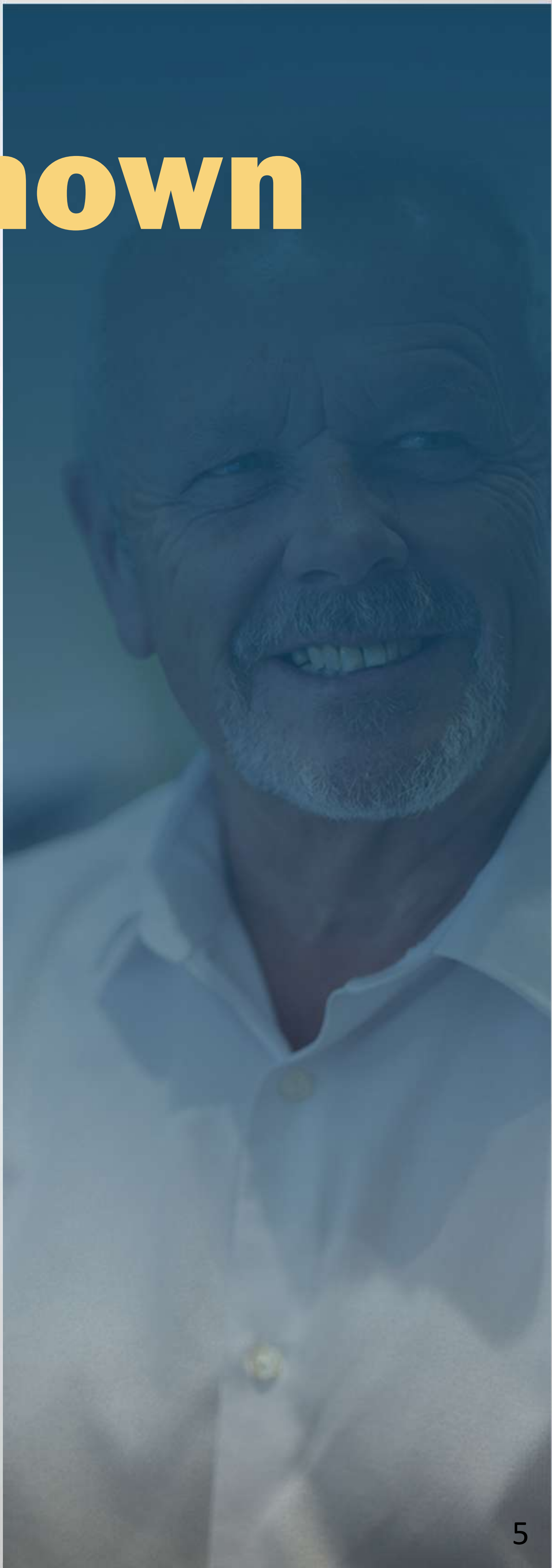
How would that impact your income over time?
And would your current plans support that, or would some adjustments help?

This isn't about predicting the future perfectly.

It's about helping you see what could be possible, so you can make decisions with more confidence and less uncertainty.

In many cases, people come to us assuming they 'll retire in their late 60s, but after looking at the full picture, they realise that with a few adjustments, bringing that forward could be a realistic option.

A Little-Known Option



Some people may be able to use money from their pension to pay for financial advice.

This is known as the Pensions Advice Allowance (PAA).

Depending on your circumstances, this may allow you to access up to £500 from your pension to cover the cost of regulated advice, without affecting your day-to-day finances.

This isn't available in every case, but it's something many people aren't aware of.

WHAT OUR CLIENTS SAY

"Great service, staff are very helpful and friendly, would highly recommend financial fortress to all my friends and family!"

"Whatever your needs these guys are the best available , and they really put you at ease with easy to understand explanations as to how it all works. Very highly reccomended."

"A fabulous team of people to deal with. Very knowledgable and supportive of their clients needs."

Frequently asked questions

Is early retirement only for high earners?

Not necessarily. While income and savings play a role, what matters most is how everything works together. Many people are surprised by what's possible once they see their full picture.

Do I need to have everything organised before speaking to someone?

No. Part of the process is helping you bring everything together and make sense of it.

Will I be told what to do?

No. The aim is to give you clarity and understanding, so you can make informed decisions that feel right for you. We advise - you decide!

What if I'm not as far along as I'd hoped?

That's still useful to know. It means you can make changes earlier, rather than finding out later when fewer options are available.

WHY THIS MATTERS!

Most people don’t realise they have a choice.

They follow the expected path, working towards a retirement age they’ve never properly questioned.

The biggest risk isn’t retiring too early.
It’s working longer than you needed to...

Simply because no one ever showed you what was possible.

If you’ve never looked at this properly before, it may be worth doing!

With a clearer picture, things start to change.
You’re no longer guessing.
You’re making decisions based on understanding.

And that gives you something most people don’t have: A sense of control over your future.

Contact Customer Support!

At Financial Fortress, we maintain the highest levels of service and guarantee no jargon! No long wait times on the phone and easy to reach named & dedicated advisers!

Next Steps

Your Next Step

If early retirement is something you've thought about, even briefly, it's worth taking a closer look. We offer a free, no-pressure financial review to help you understand where you stand today and what could be possible. During this conversation, we'll talk through your situation, your goals, and whether bringing retirement forward could be realistic.

If You'd Like To Go Further

We can then build a more detailed picture using financial modelling, showing when you could realistically retire, what income that could provide, and how different decisions might affect your plans. The aim is simple: to give you clarity and confidence about your future.

Using Your Pension To Cover The Cost

You may be able to use up to £500 from your pension to pay for this through the Pensions Advice Allowance (PAA).
If it applies to you, we'll explain how it works and guide you through it.

Start with a simple conversation

Book your free financial review or get in touch to find out more

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Important Information

Financial Fortress provides regulated financial advice and is authorised and regulated by the Financial Conduct Authority (FCA) Registered number 753489.

This guide is for general information only and does not constitute personal financial advice. Any recommendations would always be based on your individual circumstances.

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