

# CLARITY FOR YOUR FUTURE

5 'What If' Questions Every Expat  
Should Ask Before Retiring

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**WHAT IF?**

# ABOUT US

## *Rosbotham Finance*

As a reputable financial planning firm based in Switzerland, Rosbotham Finance take pride in offering comprehensive services to expatriates from across the globe. At our firm, we specialise in addressing the unique financial needs of our diverse clientele, with a particular focus on retirement planning, tax efficiency, investments, pension advice, inheritance tax planning, and overall financial well-being.



## *David Rosbotham*

As an experienced cross border adviser I am dedicated to providing personalised guidance and strategic solutions tailored to each client's specific circumstances and long-term goals. Now, let's explore some common questions individuals often have before retirement!





# Introduction

## How to make confident, informed decisions about your financial future

Retirement as an expat in Switzerland can be incredibly rewarding, but also complex. Multiple currencies, pension systems, tax implications, and lifestyle choices all play a part. Cashflow planning helps you bring all those moving pieces together into one clear picture, so you can see how your financial future might look before you make any big decisions. Before you take the next step, here are five 'What If' questions every expat should ask and how understanding the answers can give you confidence and clarity about your future.



## 1. What if I retire earlier than planned?

Maybe you'd like to slow down or stop working sooner but can your finances support it?

Retiring just a few years early can make a surprising difference to your long-term income and savings.

### **With cashflow planning, you can test this scenario to see:**

- Whether your current savings and pensions can sustain your lifestyle
- How much income you could draw safely
- How investment returns and inflation might affect your plan

Knowing the numbers in advance gives you freedom to decide when 'enough' is truly enough.

## 2. What if I repatriate or move to another country?

Many expats aren't sure whether they'll stay in Switzerland forever.

Each country has its own tax rules, cost of living, and pension arrangements, which can significantly affect your retirement income.

### **Cashflow planning can model what happens if you:**

- Retire in Switzerland vs. abroad (e.g., UK, EU)
- Account for currency fluctuations and living costs
- See the long-term impact of relocating before making the move

It's not just about where you want to live, it's about knowing where your money will work best for you.

### 3. What if my income or expenses change?

Your financial life doesn't stand still and neither should your plan. Whether you're planning a property renovation, helping your children financially, or adjusting to a new lifestyle, your cashflow can shift dramatically.

#### **A robust cashflow model helps you understand:**

- How to fund big expenses without derailing your long-term goals
- How flexible your income sources (pensions, savings, investments) really are
- Where small changes can have a big impact on your financial future

Your plan should evolve as your life does, not stay frozen in time..

### 4. What if markets fall or inflation rises?

Even the best financial plans can be tested by external events. By exploring different investment and inflation scenarios, you'll know how resilient your plan really is.

#### **Cashflow forecasting shows:**

- How market downturns could affect your retirement income
- The long-term impact of higher inflation
- What strategies can help protect your lifestyle in uncertain times

It's about replacing fear with foresight and planning from a position of strength.

## 5. What if I want to enjoy my wealth now not later?

Retirement isn't just about security it's about freedom.

Many expats want to travel, give to family, or start new projects in retirement.

### **A personalised cashflow plan helps you:**

- Balance enjoying life today with protecting tomorrow
- Explore options like early gifting or phased retirement
- See how much you can safely spend or give without running out

The right plan gives you permission to enjoy the life you've worked hard for.

## Bringing It All Together

These five questions are the foundation of smart retirement planning especially for expats with complex financial lives.

Cashflow planning turns each 'What if?' into a clear, visual scenario, so you can:

- Understand your options before making big decisions
- Balance short-term goals with long-term security
- Retire or relocate with confidence

## Next Steps

If you'd like to see how your own 'What if?' scenarios look in real numbers, book a free 20-minute introductory consultation.

We'll show you how a personalised Cashflow Planning process can help you:

- Visualise your financial future in Switzerland
- Explore scenarios that matter most to you
- Make confident, informed decisions about retirement

## *Independent Advice* - Designed Around You

Every client's financial journey is different and that's exactly how it should be.

Our advice is completely independent, meaning we're not tied to any bank, product, or provider. The only thing we're focused on is helping you make informed, confident decisions about your financial future.

Through our Cashflow Planning process, we take the time to understand your goals, your lifestyle, and your vision for the years ahead.

### **The result is a plan that's:**

- **Personalised:** built entirely around your needs, priorities, and aspirations
- **Independent:** based on objective advice, not product sales
- **Actionable:** showing you the exact steps to move from ideas to outcomes

Whether you're planning to retire in Switzerland or abroad, we're here to help you bring clarity, confidence, and control to every decision.

**CONTACT US TO BOOK A FREE INTRODUCTORY CONSULTATION**



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