

We hit that goal on time and on budget

'We made our first appointment with John Mills at Eluvia about 12-13 years ago, when we were in our early forties. We'd always wanted to both retire at 55, so that we would still be young and healthy enough to do the things we really wanted to do, like lots of travel. To do that, we also knew we needed to have enough money to fund the lifestyle we wanted.

John was recommended to us, by someone working in the industry, as one of the best. From our first meeting, he understood what our aim was and helped chart a path for us to get there. That involved getting the right mix of investments set up, both inside and outside super, and getting our insurances sorted. We've been well insured, with life, trauma and income protection, but thankfully have never needed to use any of it.

Once that was set up, we've had regular review meetings to check that we were on track and to make any adjustments to make sure we would hit that retirement goal. John's helped us do this in a way that didn't cramp our everyday living, but still made sure we were steadily heading in the direction we wanted to.

We hit that goal on time and on budget. We've both stopped full time work and we've started to do the things we've been dreaming and planning about for years. It's early days yet, but the transition has been smooth, and so far our new life has been everything we hoped it would be. One of the things we prized most about John was his focus on making sure we did the things we agreed to do. He was like a personal coach for our finances. We often knew what we needed to do to get to our goal. But we'd delay or procrastinate about taking action, because it was boring, or a bit tedious, or took a bit of time. John kept us on track and made sure we followed through. If he hadn't, we probably wouldn't have got where we are now.'

Joanne Hawkins and Martin Milner