Freedom Number Planner

Clarify what you need from your exit — and why it matters.

Why Your Freedom Number Matters

Your Freedom Number is the amount of money you need to walk away from your business feeling secure, fulfilled, and free to choose what's next. It's not about the highest valuation — it's about clarity. Knowing your number removes the guesswork and helps you plan your exit around your real-life needs, not market hype.

Step-by-Step Planner

1. Estimate Your Annual Lifestyle Costs

- - Living expenses (housing, food, utilities, etc.)
  - Travel, leisure, hobbies
  - Insurance, healthcare, education

2. Multiply by Your Desired Freedom Horizon

- Example: £60,000/year for 25 years = £1.5M

3. Add Long-Term Goals & Legacy Plans

- - Retirement fund
  - Gifting or helping family
  - Charitable or legacy contributions

4. Subtract Any Passive Income or Assets

- Rental income, pensions, investments
- This reduces what your business sale needs to fund

5. Add a Buffer

- Factor in unexpected costs, inflation, peace of mind

6. Consider Tax & Fees

- Estimate sale costs and capital gains tax
- Work with your accountant to refine this

Freedom Number Worksheet

Estimated Annual Lifestyle Cost	£
Freedom Horizon (Years)	
Subtotal: Annual Cost x Years	£
Long-Term Goals / Legacy	£
Passive Income / Assets (Subtract)	-£
Buffer for Unexpected Costs	£
Estimated Tax & Deal Costs	£

Your Freedom Number

This is the amount your business exit needs to generate — after tax — to fund your next chapter with confidence and peace of mind.