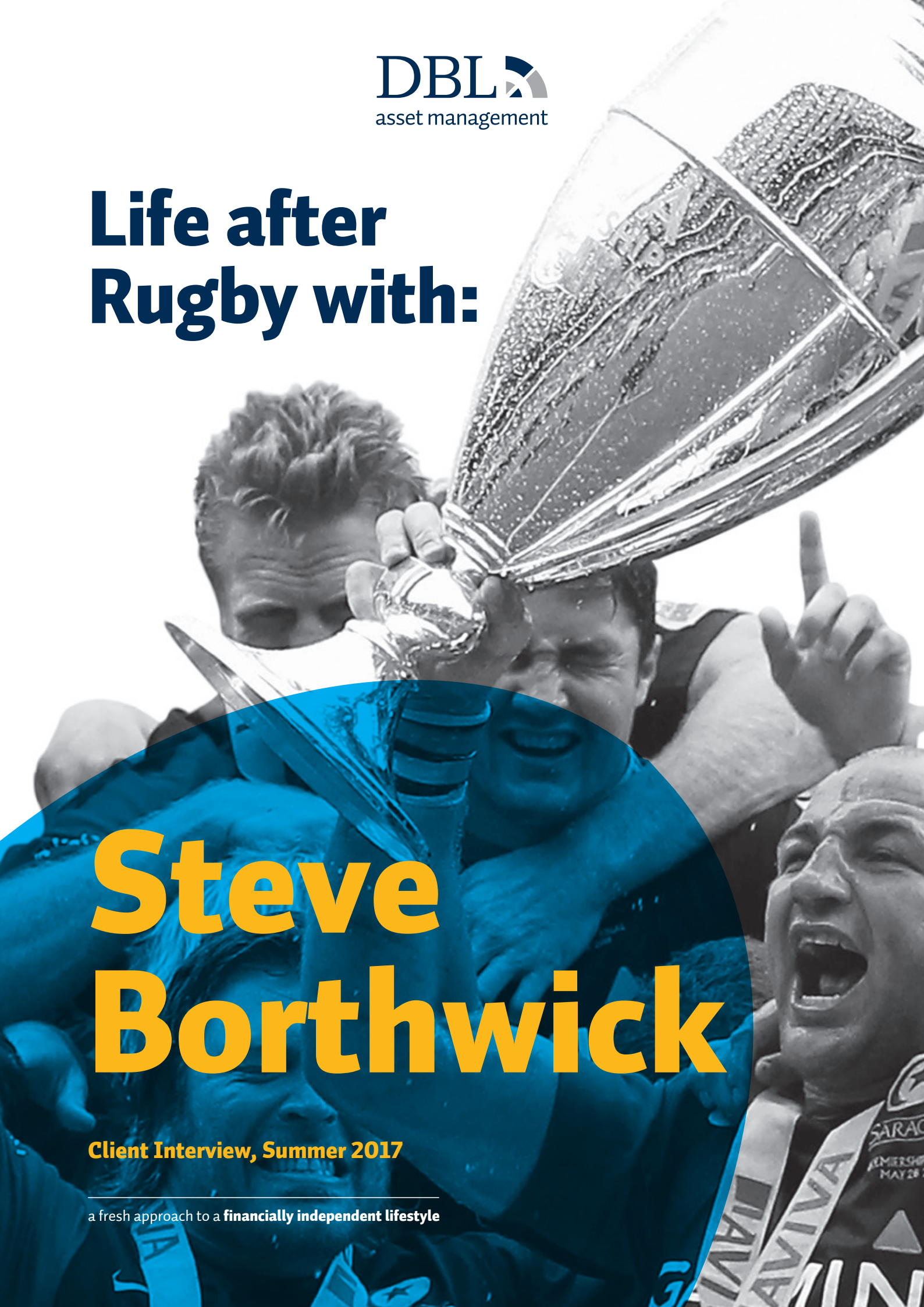


Life after Rugby with:

Steve Borthwick

Client Interview, Summer 2017

a fresh approach to a **financially independent lifestyle**





DBL has been working with Steve Borthwick on his financial planning for nearly thirteen years. Steve captained England twenty-one times during his playing days and since hanging up his boots, has carved out a successful coaching career.

Steve moved to Tokyo in 2014, coaching the forwards for the Japan national rugby team. He was involved in their historic 2015 world cup campaign where they beat South Africa. After the world cup, Steve decided to return home and had a brief stint as forwards coach at Bristol under former Bath colleague, Andy Robinson. He then linked up with Eddie Jones in 2016 as part of the England national side's backroom staff.

Steve's reputation and experience of assisting players in their training also landed him a coaching role in the British and Irish lions coaching team - a well earned accolade!

Steve's last game as a professional rugby player was to captain Saracens in the Premiership final against Northampton Saints at Twickenham on 31st May 2014. The very next day he stepped on an aeroplane to Japan.

He said at the time:- "It has been a huge change for us all and I miss playing, however, I'm really excited about the new challenge of coaching. I made the decision to retire from playing in September 2013 and even though I could have opted to play on for another year with Saracens, it just felt the right time to hang up my boots.

"You should put plans in place for your life beyond your playing career because it will come round all too quickly."

Steve was faced with a multitude of choices as he grappled with the decision on when to retire and what

to do next. He had been planning for his retirement for many years and this meant he was well positioned to make the right financial decisions that would enable him to move onto the next phase of his life.

“ I have been working with DBL for numerous years and I have great confidence in how the team has been assisting in our financial planning. We have always known where we were at from a financial planning point of view and this has enabled us to make confident decisions about the family's future. ”

So once the decision was made to retire, Steve implemented plans to move onto the next phase of his career quickly.

Nurturing young talent has been a key part of Steve's coaching roles and he has some sage advice for younger players making their way in the game.

"First and foremost, my advice to young players is to enjoy being a rugby player. It is a fantastic privilege to be able to play the game you love professionally, week in, week out. But it is also important to understand that it is only part of your life. You should put plans in place for your life beyond your playing career because it will come round all too quickly."