

The Billionaire's Wife (Man to MILF TG)

Tanner is a regular guy in his mid twenties working as a sailor. It's a hard profession, so when the opportunity to make big money fast comes up, he is eager to take it. Even if it means being temporarily turned into a sexy MILF to keep a lonely billionaire company. At least, he thinks it's temporary . . .

The Billionaire's Wife

Part 1: A Sailor's Life

Tanner sighed as he looked out at the deep expanse of ocean from his position on the top deck. It was a peaceful day, the rolls of the waves a small bump at best, and it somehow had a way of magnifying the size of the ocean, revealing its immense vastness and rendering him small. He took a sip of his morning coffee.

“Just more ocean today, I guess,” he said sarcastically.

Tanner Belvald was only twenty four years old, and already felt like an old man. It wasn't reflected in his appearance: he had healthy oak brown hair and young green eyes, and a strong medium build that had come from actual working labour, not the bulked up bodies of gym nuts who wouldn't, in his opinion, know a day of hard work in their life. But though he was a relatively handsome young man, his eyes betrayed a sort of older perspective. He was a man who'd worked out on the sea with small crews shifting cargo containers across the water for pretty much all his working life. It had a way of making anyone feel like the crazy old man on the village hill at times.

Tanner finished the coffee, then lit a cigarette. It was a bad habit, especially so soon after his morning black, but he was a seaman, and you'd be lucky to find a man on the sea who didn't smoke, even from a young age.

“What are we shipping this time?” Tanner said as one of his fellow crewman passed.

Jack was an older man in his forties, with a rough worn face and early grey hair from his smoking, drinking, and life on the water. It was exactly the kind of face Tanner didn't want to wear when he was older.

“Electronics again. Big OLED four K HDD one hundred twenty refresh rate so and so and so. Big hundred incher screens that are probably worth more than you and I make in a year.”

Tanner flicked some of his cigarette ash into the sea.

“Fucking rich bastards,” he said. “What I’d give to have the life those guys have.”

“Dickheads, all of them.”

Tanner grinned. “But at least they aren’t in the middle of fucking nowhere, right?”

Jack just smiled and continued on. Tanner’s shift didn’t start for another hour or so. Plenty of time to smell the oil of the ship, take in the boring scenery, and reflect yet again on the fact that despite having four other crewman on the vessel, he was practically alone. They all were, really.

“At least it’s only a couple of days until we dock. Thank fuck for a little ‘shore leave.’”

Tanner didn’t spend much time home when they finished unloading all their cargo. He had a couple of days before the next job, but whereas most of the boys went home to wives and girlfriends and mistresses, he didn’t have anyone at sea or in port. Most of the guys hated their spouses anyway, to hear them talk about it. Half of the women were probably cheating on them in turn. He knew of two that were at least: they’d flirted pretty heavily with Tanner on the day he’d met them. That had been a mistake. He’d hoped that a so-called ‘gathering of the crew’ would be a festive affair two years back. Instead it had been sadder than he could have imagined: a group of drunk men and their morose wives bitching about all that’s wrong in the world, all the while chainsmoking up a storm. It had come almost as a warning to Tanner to get out of this life, but times were hard, and working with ships was what he knew.

His family wanted a visit, of course, but he wasn’t on great terms with them. His father was annoyed he hadn’t become a bricklayer like him, and his mother was clearly resentful that he spent so long at sea and so little time with them. The only person he really got along with was his sister Anna, but sometimes seeing her was painful. She was only three years older than him, but she had it all: a husband, two kids with a third on the way, and a nice house with a backyard. She had always been quite the social butterfly, and many of her friends from high school were still her friends now.

“What about your friends?” she asked when they caught up for coffee.

“I don’t really have any. Hard to keep in touch with my job.”

She winced, pushing back some of her brown hair. She looked a lot like a female version of Tanner, in many ways. Clearly siblings. Except that her face was not lined with the same premature aging of hard work on the sea. At least, that was how Tanner felt: most people just said he ‘felt’ tired, rather than looking it.

“I’m sorry about that. You know you’re always welcome to stay with us for a few days. Dave is good with it, and you know little Ollie and Pam would love to see more of their uncle.”

He gave a thin smile. "Thanks Anna, really. Maybe one day I'll take you up on that. I just feel . . . tired."

"I can see that. I swear you've got less energy each time I see you."

"I just feel lonely."

"That's why we want you to come over. Stay with us. I promise I won't let Mom or Dad in the door to hassle you."

That made him chuckle a little. "It's not like that, Anna. Again, it's not that I don't want to. But sometimes it hurts to see you and Dave and the kids and everything, all so happy, and then there's me and I've got no one. It's hard sometimes."

She placed a comforting hand on his shoulder.

"I know. I know, Tan. I just don't know what else to do. I'm sorry to say I don't have many single female friends left. Unless . . ."

"No, I'm not gay," he said, rolling his eyes. "I already got that spiel from Mom. It's just my life is hard for women to take, and I don't blame them. And, to be a little gross to my sister, I'm a bit over one night stands."

"Yeah, definite TMI right there, bro."

"Sorry. Consider it revenge for last year's birthday party."

"Hey, that was *not* my fault!"

The two laughed, then lapsed into silence. After a time, Tanner finished his coffee, and excused himself out for a cigarette.

"You should smoke you know!"

"Trust me, I know!"

Eventually talk resumed, but it was back to the safety of small talk. They discussed how Pam and Oliver were going, especially now that Oliver was about to start his first year of preschool. Dave had apparently got a promotion, though that wasn't talked about much. Tanner was grateful Anna didn't discuss their clearly successful finances. His own paltry pay was bad enough, never mind in comparison to others. Finally, they hugged, and she shed a few tears, and he felt a lurch in his gut, and the two parted, likely not to see each other again for a couple of months at best.

As he left, Tanner couldn't help but feel the subtle sting of jealousy, like a persistent mosquito bite in the pit of his stomach. Anna had everything, and while he wasn't strictly speaking *envious*, which was to say he didn't feel spite towards her, it made him think how much luckier women had it in such things. She could be a housewife, something he'd always imagined was fairly simple work, all while her husband raked in good money and she gave in children in return. It was an easier life, and a reminder also that women had it easier in dating in general. All the effort was on men to approach, and after a while, that got tiring.

He got in his car, took a heavy sigh, and checked his phone. There were no messages, no old friends reaching out to talk to him, not even events going on he might participate in.

“Fuck it,” he said. “I feel like a drink anyway. Might as well try to hook someone at the bar. Even if I have to do all the work for it.”

Part 2: The Proposition

The Jasper was apparently named for its original owner. Being an east coast New England bar, it had a history that went way back, and was a popular location for drinkers, talkers, partygoers, and dancers, having been expanded several times with new areas. It had a sort of settler vibe to it - lots of deer heads and fake pelt fur hats on display, as well as log beams in the wall, some genuine, others fake. Tanner rather liked the place, as it served good whiskey, a drink he shouldn't be purchasing given its cost but couldn't resist the oak flavour of. He had gone home, shaved, showered, dressed in a smart button shirt and pants, and headed right to the bar.

“Would you like another?” the bartender asked.

Tanner looked down. He'd already finished his whiskey. It hadn't yet gone to his head, but he kind of wished it would already. He sometimes needed a bit of alcohol to really get in the mood to approach women.

“Sure, put it on my tab,” he said.

The barman filled his drink, and Tanner took some time to check out the various prospects throughout the bar and extended club. There were numerous couples, of course, and some women already taken. He took a couple of glances at the dance floor down the corridor, but got the sense that he was soon aging out of that particular demographic: most of them barely looked eighteen, and while sailors didn't have a great reputation for their portside activities, he was definitely not one of 'those types.' He scanned the bar itself, which curved around a corner. That was where a few women looking to be approached often sat, and indeed there was one, and quite a beauty at that.

“Hello there,” he whispered to himself, trying to sneak a few glances in.

She looked to be no older than twenty eight or so, with dark hair and dark eyes, and a lithe, attractive figure. She was wearing a dark blue dress that showed off her shoulders, and there was a classy look to her, particularly with her gleaming bracelets and necklace. She looked like she had waltzed out of a classic black-and-white Hollywood movie. She happened to glance his way and gave him a smirk. He took that as a sign to approach.

“Can I buy you a drink?” he said.

Another smile, almost flirty in its nature. “Sure, if you tell me your name.”

Her voice was sultry, lower than he’d expected, and quite lovely. “I’m Tanner.”

“Selina,” she said, extending a hand. He shook it, and she held it longer than expected. “Mhm, coarse hands you have there. A working man?”

“A sailor.”

She chuckled. “In from the sea to ravage the wenches before heading out again?”

He took a seat, called over the bartender. “Something like that. What’s your poison?”

“I’ll have what you’re having, only not so strong thanks. Mix it with coke.”

He ordered as much, and soon it was poured out for her. He was somewhat entranced by her beauty, and felt he was doing well. Despite his loneliness and the lack of women on the sea, he’d never been particularly bad with them, per se, just bad at keeping them for longer than one night. After all, being in a relationship with a ship crewman was a big ask. For now, he just wanted to have this woman for the night anyway.

“Mmhm,” she said, “that is lovely. Tell me about yourself Tanner.”

“Sure, if you tell me about yourself too, Selina.”

Another grin, a little cheeky this time. Calculated to gain further interest. “Well, if you’re intriguing enough, I’ll do more than tell you about myself.”

They conversed, the flirting subtle but constantly there. Tanner drank more, but she simply sipped at her glass. He told her about his life, doing his best to make it sound more interesting than it was, but clearly failing to do so.

“Sounds like it would get boring out on the sea.”

His shoulders sagged a little, the truth being unlocked by the alcohol in his blood.

“Yeah, it does get pretty boring. Really boring actually.”

“Does it get lonely?”

“Very.”

“I suppose that’s what you trawl bars when you come home, looking for a sailor’s wife?”

“Nothing so dramatic,” he said with a grin, “but I won’t lie, it’s hard to get a girlfriend.”

“Are you looking for one right now?”

His heart skipped a beat in hope. “Well, that depends. Are you looking for a boyfriend?”

She circled her finger around the edge of her glass, teasing out the response.

“Perhaps it is better I tell you about myself, first.”

She was a day planner, as it turned out, though it seemed to be more full on than Tanner would have predicted. She worked for a wealthy corporation she didn’t name, and was expected to manage the day to day business dealings, appointments, and checkups for

one of the CEOs. It sounded like a much more vibrant life than he could have ever imagined for himself, full of jet setting, travel, eating interesting foods and meeting fascinating people. It was almost daunting for a common sailor like himself.

“Trust me, it’s also a lot of hard work,” she said.

They continued to talk, both drinking a little more, becoming a little more loose with their tongues as well. Tanner made it more obvious that he was flirting with her, and she in turn seemed to reciprocate, though her nature was a little bit frostier. Finally, after over an hour of talking, during which he discussed his life, some of his own malaise in his life, and his own uncertainties over his future, he realised he was starting to feel like he was talking more to a therapist than a potential one night stand. She continually probed him for his life circumstances, family relations, hopes and dreams, and so on, and while these were ordinary matters to discuss when dating, or even when interested in another, she seemed quite persistent in how she asked them. And so, after a further half hour of this, he had to bite the bullet.

“This is all great conversation, but I have to ask my original question. Were you looking for a boyfriend, or just a good time?”

She gave an apologetic expression. “No, I’m not looking for either in fact. I’m actually married. Happily so, in fact.”

It was like the sky fell on him. He didn’t know what to say for a solid five seconds of awkwardness. “Well, I don’t want to get mixed up in anything-”

But she spoke over him. “But I do represent someone who *is* looking for a relationship, and is willing to pay a lucrative sum for it.”

His eyes went wider. He was frozen in a position, half ready to stand up and walk away, still half sitting. “Okay, I don’t know what weird gigolo bullshit this is, but I’ve got no interest in it.”

She waved him back down. “It’s nothing like that, Tanner. I represent a private individual who is worth a lot of money. *A lot.*”

“A millionaire rich bitch.”

“Try a *billionaire*, though *he* is a man.”

“I’m not gay.”

She smiled. “You don’t have to be. You see, and I know this will sound fantastical, but the man I represent is rather lonely, just as you are. He’s looking for companionship. The relationship need not be sexual, but he has a particular . . . taste in who he wishes to have as a companion.”

He knew he should walk away, but as freaked out as he was, Tanner was also strangely fascinated. This single encounter was the strangest and most interesting thing to happen to him in literal years.

“What, he wants some pool boy wearing a speedo at one of his mansions or something? Look Selina, I came over to you because you’re pretty. No offence. I’m not looking to take on a contract to dress up for some rich playboy. God, it’s bloody weird even just saying it.”

“You would not be a pool boy, worry not. You would, however, undergo a new and wildly radical infusion of chemicals that would transform you into a woman.”

He sat back down. This was too weird *not* to ask questions about.

“You’re bullshitting me.”

“I am not. Nor am I mentally unstable. My employer is a deeply rich, deeply powerful man with a strong hand in pharmaceuticals, with a series of private laboratories for his own purposes. As a man of wealth, taste, and power, he desires a companion who would fulfil all the criteria he wishes, and his research labs have crafted a serum that can mould - at ludicrous expense - a man into a woman. Not just any woman, but a woman whose very appearance can be designated.”

“Yeah, this is science fiction bullshit.”

She slid him a folder. “Have a look.”

He furrowed his brow, giving her a serious expression, trying to discern if she was lying. Then he took the folder and opened it. To his shock, it showed a picture of a young man with auburn hair and too many freckles.”

“That was me. Connor was my name. I was the first successful test.”

“As if.”

“Turn the pages and see.”

He checked that no one was looking over his shoulder, or that the bartender wasn’t looking at him funny either, then did as she said. What followed was a series of photos, medical reports, and complicated chemical information that showed a transformation of this freckled young man into the lithe, almost elven beauty he saw before him.

“This could all be faked.”

“Regardless, the offer stands.”

“And why me?”

She shrugged. “My employer has asked me to be honest. He wants someone who understands him. A lonely soul who is quite private. But he also desires someone who earned their way through life, who knows hard work, to keep him grounded. He does not wish to become one of those amoral, idiotic playboy types with too much money and too little sense.”

“Sounds like he has no sense already, if he’s spent billions on this.”

She cracked a small smile. “Well, he has some eccentricities, to be sure, though I am thankful he gave me this body. I am now the woman I had always wanted to be.”

He looked over at her again, marvelling at the possibility that this woman could have once been a man. He'd always idly wondered what it was like to be a woman. Hell, given recent events he'd even imagined it a few times, fondly picturing an easy life where he could be pursued by romantic interests, rather than have all the effort as the pursuer. Besides, didn't every guy wonder what it would be like to have access to boobs at all times?

"That's all well and good, but it's too crazy. Tell your guy sorry, but even if this science fiction craziness was real, I'm not going to up and become a woman and leave my life behind."

"The change would be temporary, able to be reversed if you are unsatisfied."

He took another drink of his whiskey. "Still not enough, sorry."

"And you would be paid ten million dollars up front into your account. With a following ninety million after a year has passed."

His jaw dropped. It practically hit the bar table. Hell, it felt like it hit the floor!

"I, uh, what?"

A smirk. "Yes, Tanner, one hundred million in total. I know it sounds like you're being asked of a lot, but I believe you are the perfect candidate. I have searched for some weeks, and you meet so many of the criteria my employer has laid out."

It was a lot of money. More than he could ever have imagined. He had an inkling to check around the room to see if he was being pranked, but there was nothing; no one was even looking his way. He turned back to Selina, trying to see any deception.

"Promise me this isn't some bullshit."

She placed a delicate hand on his. "I promise. If you wish to take up the offer, please contact me on the number on this card. Remember, it can be temporary and reversed, and the ten million will remain yours as soon as you agree and go through with the infusion. The change will feel strange at first, but I promise you it can be quite pleasurable. I know I have loved my new body."

She passed him a card, one that was clearly expensive and fine in make, and even smelled sort of professional, like rich leather. It had her name on it - apparently her last name was Parker - and listed a phone number below it.

"This - I can't accept this."

She closed his hand around the card for him. "Just think about it, and call me back if you want to proceed. I can wait a week, though you may only have a couple of days left on land, I know. In that case, you probably only have that time. Consider if you want to change your life, upgrade it even, or if you wish to keep on working on container boats all your life."

She stood, patted his hand to remind him of the card.

"Goodbye Tanner. I hope to hear from you again. I truly do."

And with that she walked away, leaving a confused and unbelieving Tanner behind.

“It’s - it’s gotta be fake, right?”

But still, he slipped the card into his wallet. He knew he should have thrown it out, but maybe just being that little bit more tipsy caused him to consider it. Being a woman for a little bit, then backing out, right? She’d clarified that it wasn’t necessarily a sex thing, just company, whatever that meant.

“God, I need another drink.”

He called the bartender over.

Part 3: Arrangements

Tanner almost didn’t believe the meeting with Selina had even happened. It seemed too far out, too strange to be true. But despite imbibing a little more whiskey than he ordinarily partook in - and regretting the bill for it - he could vividly remember the encounter. The strange offer she had made beggared belief, and yet if it were true . . .

“Ten million dollars,” he said to himself.

He wasn’t stupid. He’d done further research. Sure, he was just a ship crewman who worked cargo, but he knew his way around the internet well enough to follow up on someone called Selina Parker, eventually finding someone that matched her looks. Curiously, her internet history seemed to only go back two years. Could it be what she said was true?

Regardless, it seemed she worked for a man named Brad Whitlock, who was indeed one of the richest individuals on the planet. He was only forty four years old, and yet had managed to amass an empire worth hundreds of billions, based in pharmaceutical research and cosmetics. There weren’t many images of him online - evidently he was quite the private individual - but from what he could gather from the blurry photos he did manage to find, Mister Whitlock was a tall, well-built man with dark hair and what seemed to be grey eyes. Other information on him was scarce, but he came from a rich background, albeit one he’d catapulted to far greater riches with his own undertakings. It made Tanner scoff a little.

“Sure, you’re rich as fuck. But you were born rich too, weren’t you?”

And yet still, the offer repeated in his mind. To be ten million dollars rich, and all just for the minor change of being a woman. Well, not minor really. Major. Very, very major. But temporary, and with the power to back out at any time. Sure, it was insane, but was it any more insane than wasting his life away as some lonely sailor, helping run cargo ships with a small crew of men in their forties and fifties with depressing lives and even more depressing futures?

“Am I really considering this?” he said to himself. The very next day he was set to ship off again, this time for over a month. He shivered at the thought of the trans-Atlantic crossing, the mess that would be getting through the Suez Canal, and the lack of regular contact with anyone. With ten million dollars, he could set himself up for life, and not only that, but boost his prospects as a potential catch for a lovely lady exponentially.

Even as he weighed that decision while staying at a short-term rental, he received a text from Jack.

Sorry newbie. You've got the chart shift on this one. Quentin came down sick. You just drew the short straw.

A frustrated anger knotted up inside him. Because he was the youngest, the crew still called him ‘newbie’ despite him working with some of them for years. The ‘chart shift’ was their colloquial term for the individual responsible for double checking the inventory - it was gruelling work, and mind numbingly boring, and had to be repeated after each offload and onload. Just the thought of being saddled with it made his skin crawl.

“Nah, fuck that,” he said aloud. He took out his phone, and retrieved Selina’s card from his wallet. He looked over the number, typed it in, but didn’t press call. For several long seconds, perhaps even a minute, he simply stared at it, running it over in his mind. The possibility that he would even agree to her proposition was just insane, but if it meant jumping to a better life . . . well, he could put up with that. And besides, a small part of him had always wondered what it would be like to be a woman. Not just to have breasts and a pussy and all that, but to have society treat you so much more nicely, not disposably, and to live life on an easier mode, in his opinion. It was just a small wondering, but certainly one he’d had more than once, and after seeing his sister Anna in all her happiness as a housewife, he had begun thinking of it again, even before meeting Selina.

“Yeah, I’ll try it,” he said.

He hit ‘call.’ The phone was answered almost immediately.

“Hello? This is Selina Parker speaking.”

“Selina, it’s me, Tanner.”

“Tanner, wonderful to hear from you. Do I have an answer for my employer?”

He exhaled slowly, steeling his mind for what he was about to say. “Yeah, you do. You can tell *Mr Whitlock* that I’ll take my ten million and become his female companion. No sex stuff. I’m not doing that. But I’ll take the job, if I see the pay come in.”

“Very well. Meet me at 168 Halford Avenue at ten sharp tomorrow. We’ll take you to meet my employer - you have deduced his identity, clearly - and once you sign everything the money will be transferred to you. And then the formula will be injected. Is this acceptable?”

He had a million questions. What kind of woman will I become? Does the formula change race or just sex? Does it change age? Will it alter my mind a little? Lots of little fears rose up, but the endless expanse of the dull seascape rose in his mind also, and he knew he'd take a gamble on uncertainty rather than certain boredom and loneliness.

"That's acceptable. I'll see you then."

"Thank you Tanner. You won't regret this. Truly. And I know Mr Whitlock will be most happy indeed. He'll be very excited to meet you - both before the change and after."

They said their goodbyes on the phone, and then that was that.

He'd agreed to the deal.

Halford Avenue had numerous towers belonging to wealthy corporations of all kinds. He felt utterly out of place as his taxi pulled to a stop at 168, which indeed was one of the major corporations belonging to Bradley Whitlock: *Cydarn Cosmetics*. It was a little odd to be approaching the sweeping double doors of such a refined building, but Selina was there to welcome him.

"Great to see you Tanner!" she said. She looked gorgeous in a refined red suit top and dark matching business skirt. She wore fashionable glasses, and it made Tanner once again irritated that she was married, and possibly also a former man. Evidently, she'd taken to it well.

"Yeah, good to see you too, I guess," he said a little awkwardly. "Is Mr Whitlock inside?"

She shook her head. "No, no. He's further up the coast. We're meeting him at one of his several mansions to cement the deal. It's all very private."

Tanner blinked. "Um, then why am I here?"

She chuckled. "How many helicopters have you ridden in before, Tanner?"

"Um, none. A bit beyond my paycheck."

"Well, if you're willing to become Mr Whitlock's female companion, then it won't be for long. In fact, if you stay by his side long enough, it won't be the last helicopter ride you have by a long shot."

She took him to the elevator to the roof, where a fancy black helicopter awaited them. He was strapped in, feeling a bit bewildered by it all, yet a little excited. As much as he was taking a bold step, at least he was taking one. He couldn't back out now anyway: he'd already informed the crew he wasn't coming, and terminated his employment rather forcefully as a result. He was happy to be quit of the job, even if this turned out to be some rich bastard's hoax.

Still, it didn't stop him from gripping the chair a little nervously as the vehicle took off. Selina was clearly a pro, and helped manage his anxiousness by informing him more of the nature of the contract. She answered as many questions as she could, though the exact type of woman he was becoming was kept a secret, either because she did not know or was under contract herself. She did specify the woman would be of legal age, which made him think he was becoming an eighteen year old or something. It was confronting to even think about.

Most of his questions were about Mr Whitlock and what kind of man he was.

"Quite the eccentric, in some ways!" she said as the helicopter flew further north. "But a good man. An inventive man. But also a very private one. Hires a lot of programmers to regularly delete information about him, as well as take down photos. He struggles a little with being in the spotlight: this is another reason he wants a female companion."

"Ah, I get it," Tanner said. "A woman who boosts him up in public and draws some attention."

"Exactly! And someone to keep him grounded, as I've said. He is very particular about people, so I think he's quite taken with the idea of 'making' a new woman, rather than finding an existing one. And, on some level, he's enamoured with the idea of a man in a woman's body. Again, I told you he's eccentric. But you fit all the personality descriptors, along with economic, political, even philosophical ones he would like."

Tanner exhaled. "It's a lot to take in!"

"We'll, you can tell him that yourself! We're about to land!"

He looked out the window, and saw that they were now further inland, though not far from the coast. A respectable mansion that was not immense in size, but certainly old and well-preserved, looked to be their destination. Indeed, the chopper lowered them onto the lawn, and let them out. Selina ushered him forward to the mansion's front doors, where a servant opened it for them, as if they were back in the 1800s.

"Holy shit."

The interior was lovely, and a world apart from Tanner's. Great marble columns, a fine wooden spiral staircase, even a chandelier was one display. It was almost the cliché appearance of a mansion from television and film. And descending down the staircase, moving with clear excitement that was barely restrained, was the man who could only be Bradley Whitlock.

"Selina! Wonderful to see you."

"You are well, Mr Whitlock."

"Is this our man? Or woman, should I soon say?"

"It is indeed. Tanner Belvald, meet Bradley Whitlock."

The man reached the bottom of the stairs and strode over to Tanner. To the latter's surprise, the billionaire industrialist was even taller than him at an impressive 6'2 of height. He was quite striking, in fact. With his broad shoulders, dark hair and square jaw, he had almost a Bruce Wayne look to him, albeit this particular billionaire was in his mid-forties and likely was not dressing up as a bat at night. Still, in his fine business suit he cut a powerful image, and he thrust his hand forward at Tanner in a confident manner, a grin upon his face.

"Great to meet you, Tanner. I am so very, very happy that you came."

Tanner shook it, and smirked in his mind. The man was strong, but his hands were soft. Rich guy alright. No wonder he wanted someone to 'ground' him, even if it was some weird 'man turned woman' scenario.

"Well, I nearly didn't," he admitted. "I won't lie, the money is a big enticement."

The man smiled and tapped his nose. "Exactly why I put up the offer. It's an unusual request, I admit. Come, walk with me, talk with me as we head to my office. There the documents are already prepared, and the serum as well."

Tanner followed, feeling more than a little nervous. Selina gave him a little wave, and silently mouthed the words 'good luck' at him. He gave an awkward expression in return, before following Bradley.

"So, Mr Whitlock-

"Please, call me Bradley. Or even better, call me Brad. Once you have been made a woman we'll be on a first name basis, after all."

"Uh, sure Bradley. Brad. I have to ask though, because I need to know-

"Why do I want a man turned into a woman as my companion?"

"Is it that obvious what I was going to say?"

He smirked. "Exceedingly. Because, I admit, it is very strange. The truth of the matter - up the stairs here - is that as a man of wealth and taste and power, I am accustomed to getting what I want. And what I want is uniqueness. Freshness. I'm a private man by nature, despite all my success, and while I am confident in many theatres of life, it is women that elude me. They mystify me. I confess I lose my tongue in their presence sometimes. And perhaps, being so used to getting what I want, I also have very particular tastes in what I want from a woman. And so, with this new development, I decided that what I wanted was someone who was as unused to being a woman - and the real article, I mean, fully female in biology - as I am in wooing them. Someone who comes from a startlingly different background from me, and so can keep me on my toes. And judging from your own boredom of your life, and your working class background, Selina selected you as that person."

Tanner sighed. "No offence, but this is all very odd. I hope you don't mind my saying, but it all smells like bullshit to me."

Brad actually laughed. "Maybe. Maybe. Perhaps I simply like control, and the idea of a man becoming my idea of a perfect woman is a rich man's fancy. But you will be paid all the same. In here."

Tanner was directed to an office, though it was much larger than any he'd seen. There were marble busts, a grand fireplace, and a large expensive desk with a fine chair behind it. Nearby, a doctor with a medical tray stood on standby, and on the other side was a figure who could only be a lawyer.

"And here we are," Brad said.

"This is where I sign the contract? Because I want the money in my account first, before I sign anything."

"Naturally. Charles, send it over to him will you? Grab his details."

The next thirty minutes were among the strangest of Tanner's life. He seemed to be rushed from one individual to the other: clearing his bank details, confirming his identity, signing dotted lines on paper - albeit only after the near-heart attack that came with suddenly seeing a *lot* of zeroes added to his bank account. He almost couldn't believe it, but once he saw them, he *knew* he had to plough ahead, even if it meant losing his impressive dick for a week or two. The doctor took medical records, asked questions about recent health and allergies, and he had to answer even as he signed here, here, and here too please, but not there. And the whole time, Brad sat in his chair, looking on eagerly, practically *bouncing* in his seat with excitement. He had an air of control to him, a sense of power and dominance that came with his wealth and prestige. But he occasionally asked questions of Tanner, trying to get to know him better before the change.

"What kind of ship were you on?"

"Did you enjoy much of it?"

"What about your family? Do you see them very often?"

"Ah, and what about your own children? Do you look at Anna's and want your own?"

"A man like you would have a rich dating life I imagine, yes?"

"Are you much of a beach fellow? What about fishing?"

And so on. Tanner was happy to answer most of his questions, though it was kind of bewildering. It felt like one of those speed dates, and he only managed to get a few questions back at Brad, who mainly deflected.

"There'll be time to get to know Bradley Whitlock later," he said of himself in the third person, "but I have so little time to get to know Tanner Belvald before he's replaced with someone else. I look forward to meeting her!"

The doctor thrust a little drink in Tanner's face, and he drank it automatically after being told to do so. It tasted awful, too sour and too sweet all at once. He coughed, and quickly washed it down with the followup water he was offered.

“God, that was awful,” he said, before looking at Bradley. “And what kind of person will I become, exactly? Selina didn’t seem to know.”

The man steeped his fingers like he was some mafioso boss. “Ah, well, I never told her. Nothing too odd, don’t worry. And nothing illegal. I am not some pervert, I just have . . . odd tastes in the preamble, I suppose, what with bringing *you* here.”

“And no sex stuff, right?”

“Not unless you desire it. Again, I’m no pervert or rapist. Everything you do will be your own choice. Your mind will remain your own, though of course there will be hormonal differences, right doctor?”

“Right,” the man said, taking Tanner’s blood pressure.

“But you’re dodging the question, Brad,” Tanner said. “You haven’t told me what kind of woman I’m becoming.”

Brad smiled, seemed to consider answering, then stood instead. “I think I’ll leave that a surprise. The change will take time, after all. About a week, is that right, doctor?”

“Give or take.”

“Wonderful. It’s all done then?”

The doctor nodded, putting away his things. Brad motioned for him to leave, and the lawyer did as well, though not before nodding in Tanner’s direction.

“Good luck, kid.”

Tanner was confused. “Um, when does it happen then?”

“When does what happen?”

“The serum? The operation to change me?”

The man gave a low chuckle, his voice was surprisingly quite deep. “You’ve already imbibed it, Tanner. It was that awful drink you complained about a couple of minutes ago.”

Tanner’s heart skipped a beat. He hadn’t even realised it. He’d thought it was just some sort of . . . thing. A prep for what was to come. Like at the dentist or something. He said as much to the billionaire before him.

“Oh no, that’s all it takes. It’s what happened to Selina, and she was just a test. Now we have fine control with the serum at turning a man into the kind of woman that is desired. Well done Tanner: your changes are about to begin. Are you excited?”

He wasn’t. He was, in fact, starting to feel it was all a big mistake.

His stomach lurched.

This had better be worth ten million dollars.

Part 4: Strange Things Are Happening to Me

Tanner woke with yet another strange tension in his stomach. It was only two days after he had swallowed the serum, and the changes were starting. He no longer doubted that Bradley Whitlock's transformation serum was real, not since he'd first felt that numbness in his cock, and noticed it shrink by nearly a whole inch after that first day. And certainly not when he noticed that his hair was slightly lighter in colour, or that the body hair on his chest had started to wither and waned away.

Ordinarily, he would have sped all the way to the hospital, sailor's 'just sew up the cut, you'll be fine' pride be damned. But as part of the many dotted lines he'd signed, Tanner had agreed to live with Bradley Whitlock as a stipulation to retaining his ten millions dollars. That very real money was in his account, but could be forcibly returned if he didn't meet the minimum requirements of the deal, one of which was to be a present companion for Bradley as he went through the changes to becoming female, and spending a minimum of two weeks as a full woman in his presence.

And while he couldn't give up the money now, he was already fearing for the changes to come. Part of him had hoped that it was a weird placebo or strange fetish that was medically impossible, and Tanner could just pick up an easy ten million. But now, he was already waking up in the middle of the night with strange sore aches in his chest, a numbness around his genitals, and his pelvis had a continual pressure outwards that was simply maddening. It was as if his body was informing him not only how much it was changing, but how much it *wanted* to be changed as well. He didn't even want to think about the throbbing in his nipples, or the way they had started to swell. Thankfully he didn't have breasts yet. Maybe Brad was into lithe women?

"Fingers crossed," he murmured to himself. He tried to ignore the way his voice cracked a little.

At the very least, the accommodation was splendid. After the administration of the serum in that awful drink, and some follow up discussion of what to expect, Brad had flown himself, Tanner, and Selina all the way to the west coast, to enjoy the sunny dream that was the Californian coastline. It was there that his 'favourite mansion' was located, and whatever Tanner thought of the first one, this was on another level. It was located on a miniature artificial peninsula that effectively made it a private island, and had numerous swimming pools, hot spas, shaded outdoor areas, recreation facilities, artistic galleries in its museum, and a series of studies and libraries and meditation rooms. It was a miniature world unto itself, and very modern: a lot of its functions were automated, reducing the number of staff to a minimum.

“It’s my peace of mind location, my place to rest and relax and get away from the troubles of the world,” Brad said as they arrived in a Rolls Royce.

Tanner whistled. “Must be nice to be able to afford that,” he said a little bitterly.

Brad nodded a little sagely. “That kind of perspective is exactly why I’m glad you agreed to the change, Tanner. How are you feeling, by the way? You looked a little ill during breakfast.”

“I’ve never had breakfast on a private jet before. Made me a little ill.”

“Is that all?”

Tanner coughed, feeling a little sheepish. “There’s, uh, a bit of pressure in my chest, sure. And my hair feels weirdly strained. Stomach is doing flips too. Feels fucking weird, if you don’t mind my French.”

“Not at all!” the billionaire grinned. “In fact, I’m fascinated to hear all about these changes. Naturally, as you change, we’ll determine a new wardrobe for you. I’ve had all the preparations made for your new body type.”

“I just wish you’d tell me what body type I’m getting,” Tanner grumbled.

“All in good time!”

Now, two days later, Tanner was beginning to have at least some idea of some of Brad’s ideal features in a woman. He had just gotten out of his bed, and was looking at his changes in the mirror. His room was located in the same grand wing as Brad’s room, just opposite it in fact. It was incredibly modern, with one of those AI devices that could answer his questions about the manor and its grounds, as well as Googling anything he wanted, or play music, or order things and so forth. He’d already taken advantage of it by ordering plenty of takeaway just for kicks, which Brad was more than okay with.

“Good to see your appetite increasing!” he’d simply said. “It’s a sign of your body burning calories for the changes and needing more!”

The reflection before Tanner was evidence of this.

“God, more changes already. It’s only been two days!”

The figure in the mirror was still recognisably him, but a definitely more feminine version of him. His facial hair was entirely gone now, but even the remnants of stubble, that coarse skin left behind, had smoothed over entirely. His face was smooth in general in fact: his cheeks had definitely rounded out from their more gaunt look. Not in a plump manner, but perhaps as a precursor to the heart-shaped face that many attractive women had. His grey eyes were a bit more blue, and his hair was lighter yet again, bordering on a dark blonde instead of its oaky brown. It was also smoother. His hair had often felt like feathers to him, but now it possessed a silkiness that he associated with womanhood. Appropriate, he thought, though he didn’t exactly like it.

But the rest of his body had more concerning alterations. His penis had shrunk further, and was already half its usual size. It shamed him, and it was hard to look at it without getting emotional.

“Fucking girly hormones.”

The doctor on site had already confirmed his body was producing much greater levels of oestrogen even as his testosterone levels plummeted. The hormone imbalance would level out eventually, he said, but for now, in the doctor’s words, Tanner was “in for a rough ride, hormonally.”

He certainly felt that now, as his eyes brimmed with tears, particularly as he looked at the way his nipples had doubled in size, and pink areolas had begun to grow around them. The flesh behind them was still largely flat, but the continual pressure there, the ache of new tissue developing, told him that it wouldn’t be long before he had boobs. His hips had widened a little, and while he couldn’t be sure, it certainly felt like his waist had narrowed a little. Not enough to give him an hourglass figure, but enough to suggest the future of one. All of that combined with his higher voice, softer skin, and lack of body hair all gave the impression of a man transitioning to a woman. Which, he supposed, was exactly what was happening.

“Ten million dollars,” he repeated to himself, as if it were a mad mantra. It would all be worth it, when he could retire on that money alone. “Growing tits for ten million dollars.”

He stepped into the shower with that thought in mind and turned it on. It was a luxurious shower, with its own temperature settings that you could record for future showers. The lifestyles of the rich! Perhaps he’d own one after this was all over.

“Mmhhmmm,” he groaned, as the hot water touched his skin. He had it hotter than usual. Was that another sign of change? He knew women tended towards hotter showers. Certainly his skin felt much more sensitive, and the water was lovely on it. He washed himself over with the expensive soap, but winced as he touched the nipples: there was the usual ache from them, but also a slight pleasure response he hadn’t been anticipating.

“Fuck. Yeah, I *am* growing boobs, aren’t I?”

At least they were still concealable for now, though he had to be careful when towelling himself. Afterwards, he dressed up in some clothes that had been provided to him: a smart but loose button shirt suitable for the warm semi-tropical weather, and khaki shorts. He probably looked like a stereotypical Californian. He even had the tan down, given his long days in the sun while at sea.

Brad beamed when he descended the stairs to the expansive open area. It was filled with couches, eating tables, several pieces of art, an enormous two hundred inch television screen, and great windows that overlooked the sea and gardens.

“Tanner! How are you feeling this morning? You certainly slept in!”

“Still getting used to the lap of luxury, I guess,” the former ship crewman said awkwardly. “Thanks for not waking me, I guess.”

“That’s one thing you’ll have to get used to when it comes to wealth and power. We may be busy, but we set our own waking hours.”

“Lucky you,” he said flatly.

Brad grinned, jabbed his finger to the air. “See? This is exactly the kind of everyman perspective I want from a woman. Already, you’re fulfilling the role I’ve envisioned for you.”

“You don’t need to turn me into a woman at all for an *everyman* perspective,” Tanner jibed. He was still feeling quite sore at the prospect of losing his manhood.

Brad ushered him to one of the lounges, where tea and coffee were already waiting, as well as a variety of delicious cheeses, salmon slices, oysters, biscuits, salami slices, and various other fixtures of platters. There was even expensive-looking caviar. Tanner immediately tucked in: his transformation was indeed burning his energy, and his stomach was growling loudly in hunger. He needed more calories to fuel his changes, and he didn’t care if he was eating in an ‘improper’ way. In fact, Brad only smiled as he did so.

“Ah, but female companionship is very important to me. I told you that I like to curate things. I like them *just so*. And many experiences I’ve had with women have been less than satisfactory. But in you I already see the fine woman I’d like by my side, hopefully for life!”

Tanner’s stomach lurched, and he just managed to hide the awkward sensation from reaching his expression. He sorted himself a coffee, trying to ignore that his hands looked daintier already, certainly less coarse.

“Life?” he asked. “Seriously? I thought this was just for a year? That was on the contract. I *definitely* read that part.”

Brad reassured him. “Don’t worry, that is still the case. And as we discussed, you can back out and still receive the ten million if you stay a woman for two weeks, just to indulge and give this all a try. The remaining ninety million is for the full year. But my true hope is that you will indeed come to enjoy your life as a woman, especially by my side, and that you will choose to stay as a woman. Perhaps . . . as *my* woman.”

The whole time Tanner has known Brad, all two days of it, the billionaire had indeed seemed eccentric, overly confident, and used to control. But in that moment, there was a sensitivity to him. He was practically pleading, or at least asking for the merest hope. Tanner was happy to dash it.

“Yeah, that’s definitely not happening. I like being a man, and I aim to stay that way. This is just . . . an interlude, I guess.”

Brad leaned back. “I understand. Well, I hope your perspective changes. In truth, I’m not all that good at this part. I wanted to get to know the Tanner-you before you become the woman I wish to spend time with.”

“That’s still some time away, I suspect. Look, this is pretty weird to me. I mean - NGHH!”

Again, that lurch in his stomach, and this time Tanner couldn’t ignore it. He leaned forward, breathing heavily.

“Tanner? Everything okay?”

“NNghh . . . y-yeah. Just m-more ch-changes. It c-comes fast sometimes!”

He exhaled sharply as a pressure increased in his chest. He had enough time to think *please no tits in front of him! Please no tits!* But his body was determined to take its own course. To his shock, and even Bradley’s surprise, his chest pushed out. It was an alien feeling, as if tissue and fat were actively *pouring* into his flesh. He bit his lip, leaning backwards this time and groaning. His voice cracked a little higher, sounding like an effeminate gay man’s tone, and his hands spasmed a moment as they slimmed down, becoming dainty and fully female in nature.

“Oh G-God! It’s actually h-happening!”

“It is!” marvelled Brad. “My word, it is! This is sensational!”

Tanner threw him a look. “It d-doesn’t f-feel sensational, that’s for s-sure! Aghh, my damned dick!”

It felt like it was literally being absorbed, or *pulled* back into his body. He could feel his testicles, previously unaffected, beginning to shrink. It was slightly painful, more uncomfortable, but most of all a deeply *alien* feeling. The pressure in his waist mounted, and his hips slowly expanded, the bones cracking slightly.

“How does it feel?” Brad asked, his fascination almost bordering on the fetishistic. Tanner just shot him another glare as he groaned again.

“My d-dick is p-pulling up into my b-body and I’m g-growing fucking tits! How do you th-think it f-feels!?”

“Utterly different, I imagine.”

“You’d be - ahhh - r-right! OOHhhh!!”

As quickly as the changes came, the tension receded, and Tanner flopped back on the couch, a little more womanly than he had been moments ago. He checked over himself hurriedly, uncaring that Brad was looking, the billionaire’s expression one of amazement and fascination.

“Damn. That’s the biggest change yet!” Tanner whined. He touched his throat for a moment, wincing at the slight falsetto that had crept into his voice. His Adam’s apple was still firmly present but most definitely shrunken. His penis had also shrunk: he didn’t care that he was in polite company, it was the thing that most concerned him. As he shifted, he felt a slight bob on his chest, and it was only after checking his still-present manhood that he realised that he most certainly had breasts now.

“Tits!” he said, as much a curse as it was a statement of fact.

“Those are indeed a pair,” Brad added, sipping his tea, still fascinated. “Very small, of course.”

“I don’t suppose they’ll stay that way.”

“Do they feel strange?”

Tanner grunted. “Everything feels strange, especially my damned hips. How curvy are you going to make me?”

But he knew he wasn’t going to get a straight answer on that question. Bradley had shown that he was enjoying the surprise as much as the changes themselves, a fact that irritated Tanner. The transforming male touched his chest, doing so gingerly to avoid the soreness that was still present. His nipples had enlarged, and poked at the fabric a little just like a woman’s nipples would, but thankfully his ‘moobs’ were only small, the size of A-cups. Only present enough to feel slightly odd.

“This is going to take some getting used to,” he grumbled, “and it’s only just beginning. Another five or so days of changes left. Woop-de-doo.”

“In that case,” Brad said, passing along a plate of cheese, “enjoy the lap of luxury. You’ve had a day of rest at this resort, now it’s time to enjoy it!”

Tanner sighed. He needed to earn that ten million, and wasn’t he trying to attain a rich lifestyle anyway? Not one *this* rich, mind you, but why not try to at least enjoy it? After all, if he was to be a woman for a couple of weeks keeping companionship to this weird loner creep of a billionaire, at least take the perks of being a woman, like his sister Anna had with her husband!

“Fine, fine. Let’s do something then. You wanted a companion. We’ll play tennis or something. Before I need to have a damn sports bra before I can play.”

Brad entertained Tanner with a variety of activities around the mansion. The former ship crewman wasn’t sure of the billionaire of his character yet, the man came from such a different lifestyle, and his older age meant hanging out with him was quite odd. Still, his estate housed a number of pools that were enjoyable to swim in, and the two played tennis on his personal court, even laughing a little at each other’s distinct lack of adeptness. It was, Tanner realised, a good distraction from the weirdness of his continuing changes, and he actually appreciated Brad for deliberately taking his mind off of them. To his surprise, he even had a little fun, especially when he was shown the VR simulator room. He’d always found the technology fascinating, even it was waaaay beyond his ability to ever purchase,

but now alongside this eccentric billionaire, he actually felt like he was trekking through the forests of the Amazon. Brad even showed a wry sense of humour.

“Now,” he said, “would you like to see what life is like on a cargo ship in the middle of the Pacific Ocean?”

“Oh, ha frickin’ ha,” Tanner replied, though it did get a genuine chuckle.

Still, throughout the day of delightful distraction, he still experienced the aches and pains and odd tensions in his body that heralded further change. His skin, coarse from hard work and laboring under the sun and rain alike, was unwrinkling, becoming smooth and perfect. His arm hair was gone entirely by the end of the day, and his hair grew subtly but surely, extending to below his ears. It was most certainly going blonde, and it was almost a bit stereotypical. He told Brad as much.

“What can I say, guilty as charged!” the tall man said with a laugh as they had an expensive-looking steak dinner that was served up to them by a fireplace. “But blonde women never go out of style.”

“You assume I have style. I work on ships. I’m not rough around the edges, I’m rough all over.”

Brad took a bite, washed it down with some fine red wine, and grinned. “That’s what makes the change so exciting! The contrast of your former maleness and your impending womanhood!”

Tanner just sighed, feeling his chest a little more compressed against his shirt, and his thighs a little thicker in his shorts.

“Exciting is one way to put it.”

He took another few large bites: he actually had a larger serving of food than the larger man did, and it was all because his stomach continued to growl, voicing its need to burn more calories for his transformation. Still, the food was a little delicious. A lot, actually. He didn’t much go for steak usually, but maybe his taste buds were altering too, because he couldn’t get enough of it. It was, no doubt, a very rich cut. It occurred to him the setting would actually feel quite romantic were he actually a woman: a lovely fireplace, an open wall to the gentle sea breeze, the starry night out on display as they ate a high-class dinner together. It gave him a crawling sensation down his back.

“Ten million dollars,” he whispered to himself.

“Sorry, I didn’t miss that?”

“Oh, I was just talking to myself. I’m still getting used to all this. It’s pretty crazy. Becoming a woman obviously, but all of this . . . rich guy stuff.”

Brad winked. “Well, all this could be yours too, if you choose to stay. But let’s not get ahead of ourselves. Plenty of changes to come!”

He raised a glass, and Tanner weakly raised his. He was getting a churning in his gut, and not just from impending changes. All of this was wrong, and the fuzzy feeling in his penis only made him more worried.

But it was too late to pull out now. Things were going to get more female before they got more male again.

Part 5: Further Changes

More changes followed over the next few days. It seemed like it was taking forever, enough so that Tanner was almost willing them to hurry up, if only so that his poor stomach could have a break from having to eat all the time. And then, at the same time, it felt like he was catapulting towards womanhood so fast that he didn't have time to get used to his changes at all, or learn how to be a woman.

On the third day of his stay at Brad Whitlock's Californian mansion resort, Tanner woke to find his body looking more overtly female. He'd had a bit too much wine at their 'romantic' dinner, and had ended up talking about his years as a cargo ship sailor and his dissatisfaction and disillusionment with that life. It was embarrassing enough to realise that he'd opened up and talked about his fears and anxieties to this strange man in his forties, but evidently the wine had plied him open. He hadn't even considered that as he became more womanly, his tolerance towards alcohol would plummet. It was the reason for his headache on that third day, and so he slept in with a dreadful headache and an aching body that continued to make him groan and moan and grunt as it changed, another 'growth spurt' overcoming him.

"Nnghhh . . . n-not f-fair! Why this *and* a f-fucking headache! Ohhh!!"

He was forced to writhe in bed, squirming as his vertebrae reduced one by one, as his limbs receded a little, and the muscles of his shoulders seemed to melt and redistribute around his body to more fatty locations. Those seemed to be mainly his hips, buttocks, and, of course, his breasts. They were undoubtedly becoming curvier: it already felt like he was lying on a thin pillow, at least where his ass was concerned. By the end of the growth spurt, his hair was down nearly to his chin in length, and was a lighter shade of dark blonde, with some of the tips approaching a golden blonde.

"Great. I'm going to be a blonde bimbo, I bet."

He stopped talking. Swallowed. Tried to say the words again but in a deeper voice. It only came across like, at best, a deeply effeminate man or manly woman.

"Great. Just fucking great!"

The rest of the day was not much easier. While Brad was still around, checking in on him, he apparently had some business calls and online meetings to make, and so Tanner was left to the care of Selina Parker, who'd flown in the previous night in order to train Tanner up in the ways of being a woman.

"It already looks like your changes are nearly halfway done, perhaps! You are looking very androgynous already," she marvelled.

Tanner could only look at this astoundingly gorgeous woman, and cringe at the notion that he could end up just as beautiful. He could only hope his growing boobs ended up no bigger than her own: she was, after all, quite strikingly lithe.

"Well, I certainly still feel like a man. I definitely am not giving that up. Even if I end up with a damned pussy, I'm still going to be a man on the inside."

"You don't hope to get the other ninety million by staying a year?"

He shook his head, before pushing his annoying longer hair behind his ears. "No way, Jose. I'm in this for the mandatory two weeks, then scrambling out of here."

"A shame. As I've said, Bradley Whitlock is a good man, despite being quite private and a little . . . passionate, in his peculiarities."

"A control freak, you mean."

She waved him off. "Not at all. He likes having control, but a freak? No. At least not in that way. Don't mistake a dominant personality with a cruel one, for he is not cruel. But perhaps your perspective may change as you do."

"Unlikely."

She smirked. "Well, it's your mind and your choice. But hopefully you find some perks in being a woman. I can assure you there are many. For now, as the only other one who has gone through what you are - albeit in my case much more happily - I have been tasked with teaching you the ways of womanhood."

Tanner looked at himself in the mirror adjacent to the living room space that they were sitting in. "I guess I could learn how to handle long hair."

"Oh, that's the least of it!" she laughed. She held up her hand, counting fingers. "We've got makeup, nail care, hair care, menstrual care-

"MENSTRUAL CARE!?"

"Periods are no joke, and don't think you won't get one! Their timing can be odd to track at first!"

"Jesus Christ."

"It's best to be prepared, trust me. Now, where was I? Oh yes, we have to teach you how to wear dresses and skirts and the like, how to fashion your jewellery - Brad expects you to wear lovely gleaming gold and silver - and how to walk in heels. Not to mention female etiquette: you're spreading your legs right now."

Tanner was confused. "So?"

"So when you have a vagina hidden behind panties and you're wearing a skirt, best not to flash everyone in the immediate vicinity."

The young man blushed, and he felt shame creep over him. Already the changes were making him more responsive, more hormonal and emotional, but now he was finding his cheeks got a lot rosier a lot more easily too. Another embarrassing change to add to the list.

"Yeah, okay. I can see how some of that would be useful. But makeup, really?"

"You need to look good for Mr Whitlock, remember?"

He grumbled.

"Well, you *did* sign up to this. I'd say a little facepaint is worth ten million."

He couldn't say she was wrong, but it didn't make the rest of the day any less awkward, particularly since his body wasn't 'finished' in any way. Selina was a good teacher at least, likely because she had gone through similar changes. She went through the process of nail care, the application of makeup, how to put on dresses and the like. The last was even more galling than having lipstick temporarily applied to his face. Discovering that his figure had developed enough of an hourglass shape to get away with women's clothing was utterly distressing, enough that he had to go to the bathroom briefly to cry.

"What the . . . fuck is wrong with me? I can't stop crying!"

Selina was on the other side of the door, whispering encouragement. "It's okay, hun. Part of being a woman is being a bit more of a crier. It's not a bad thing. It just means you let it all out instead of bottling it up!"

Tanner didn't feel like letting it out, but his changing body and fluctuating hormones didn't give him a choice. Instead, he had to take the time to do as his body wished and let the tears flow.

"It's just . . . a lot to fucking take in."

He emerged still weeping a little, feeling pathetic, and glad for the first time that his hair was long enough to cover his eyes and obscure some of his face. To his shock, Selina actually opened her arms and gave him a hug. He had never been much of a hugger - it was the kind of behaviour that would get you mocked and bullied just by reputation on a cargo ship crew - but in that moment he found he needed it.

"Fuck. Thanks, I guess."

"That's another great thing about being a woman: the sisterhood."

"The sister . . . hood?"

She smirked. "You'll soon find out that women generally stick together much tighter and much more emotionally than men. But for now, why don't we lift the mood and see how bad you are walking in heels?"

It managed to make Tanner's sobs turned to chuckles, even if the lurching in his guts continued to remind him of the changes to come.

"Uh, sure. And then let's order some Chinese at Brad's expense."

Tanner moaned in pleasure as his breasts were massaged and played with by the handsome figure. He swallowed, grunting a little at the unfamiliarity of the sensations.

"Should I stop?" asked the deeply masculine shadow.

"N-no!" he cried. "P-please don't stop!"

The figure smiled, clearly turned on. Tanner could see his manhood stiffen, long and erect and with an impressive girth. It made the transformed male almost salivate. Already the feeling of masculine hands on his large, double-D breasts was causing him to become almost delirious with euphoria, but the thought of having that inside his wet pussy was on another level. He needed it.

"Fuck me! I want your big dick inside me!"

The figure leaned forward, and to Tanner's shock, he realised it was Bradley Whitlock. He loomed even larger than he'd thought the man was, or perhaps now that Tanner was a full woman, he was just smaller. Regardless, it was a deeply alluring image.

"I'm giving you everything you want, my dear," Brad said. "After all, you're going to be my perfect wife for life, aren't you, honey?"

"Yesss! Yes, I am! OOhhhhh!"

The former cried out in orgasm as his huge dick entered his dripping pussy, and her body quaked as if hit by a lightning bolt of pure bliss.

"S-soooooo goooooo!!!"

Tanner jolted awake in his bed on the fourth day, and for a long moment he panicked, thinking he was a full woman. A feeling of his now very, very small package confirmed he didn't have a pussy . . . yet. But the dream had felt so damn real. And despite being so wrong, it had also felt so fucking *right*. So sexy. As if being dominated and *fucked* by Brad the billionaire was enough to make him orgasm.

That gave him a horrid pause.

"Oh fuck."

He had orgasmed. He had cum right in his sleep. It was a lucky thing that he was wearing underwear to sleep, because it had been a big spurt, despite how small his penis and testicles were. In fact, as he felt at his meagre member, he realised with a shock that it was probably the *last* spurt. The final expulsion of his manly essence.

"Fuck, fuck, fuck, FUCK! Why did I have to fucking cum to *that!*? Goddamnit!"

He didn't even want to think about it, but as he rose from bed, there was a distinctly heavier wobble to his tits, and even a wobble to his backside as well. It made him want to cry, and as before, he felt emotion well within him in a way that never would have if he were still one hundred percent a man.

"I'm not gay," he muttered. "I'm not gay. This is just some weird side effect. Goddamnit, these things are sore! And bigger again!"

'These things' were his growing breasts, which had swollen up to B-cups, much to his irritation. Brad noticed them after he'd showered and come down in his t-shirt and shorts. His nipples had expanded, now pinker and certainly larger, with fully formed areolas circling them.

"Well, I see you've, uh, developed," the man said.

Tanner could only give a tired sigh. "Yeah, I hope this is as big as they get. I know they're just average sized but they're already wobbling and moving. Same for my ass. You aren't turning me into some Playboy pinup, are you?"

Brad just gave a sheepish look.

"Brad, seriously?"

"You know I prefer surprises. It's part of the fun, Tanner."

He didn't think it was too fun. He'd imagined a number of times what it was like to be a woman, but it was an altogether different thing to actually become one. Already he was feeling in over his head after the previous day with Selina and all her training. Being a woman sounded like a full time job!

Tanner's stomach growled, and Brad led him to the breakfast table. To his surprise, Brad pulled out the chair for him.

"Um, what's this for?"

"I was raised to be a gentleman, even if I don't get many opportunities."

"I'm still a man."

The older man gave a sheepish, somewhat nervous look. "Well, to be honest Tanner, I can already see more woman in you than man. And a pretty woman too."

Tanner knew he wasn't lying. He'd spent some time gazing at his reflection, at the way his eyes were a pale blue, his hair a golden blonde, his cheeks rounded rather than sharp. It made him look like an innocent cutie, with just a few hints of maleness remaining around the chin. And his figure was more woman than man now, with even his feet becoming dainty.

"Damn, I think you're right. Are you going to treat me like a lady from now on, then?"

"I would like to, if you are fine with it."

"I'm not," Tanner said, "but I'm fine with ten million dollars, so knock yourself out, I guess. Just . . . don't make it *too* weird. At least let me slide into this."

“I promise.”

Brad kept that promise for the rest of the day. In fact, he actually took Tanner out sailing, much to the latter’s joy. He hated the cargo ships he worked on, all rough steel and rust and reeking of oil. But Brad had a brilliant white sailing yacht, and for once instead of being the instructor for Tanner, he was instead the learner, asking the former ship crewman to teach him how to rig and run it. Despite the aches of his changing body, and the familiar feel of his breasts readying to expand yet again, Tanner had an actual blast, and the two of them actually laughed over shared stories of their youth as they ventured around the paradise bay.

“I can’t believe you weren’t arrested!” Tanner laughed after one particular story.

“Wealth is a great solver of many problems. Though, of course, nothing could have salvaged my pride.”

“Good! The rich should have to suffer like the rest of us when it comes to embarrassment!”

“Very true. Fine sailing, by the way Tanner. You have a gift. You wouldn’t consider lounging on this same yacht in a couple of weeks in a bikini, would you?”

Tanner just rolled his eyes, assuming it was a joke. “Not a chance in hell.”

When Brad looked genuinely quite stung, he realised he was serious. God, no way was he going to wear a bikini! Surely not, right?

“Ten million dollars,” he repeated.

The following night he had another sex dream, just as passionate as the first. Tanner was a full woman once more, with a prodigious bust line and curves for days. He felt more like a *she* in this particular dream, and this time she was bent over the coffee table as Brad thrustured into her from behind. Her pussy took in his penis, stretching around it, the walls of her love tunnel gripping him firmly yet wetly. She was more horny than she could ever have believed, and she cried out in sexual bliss as he rammed his member deeper and deeper into her.

This time, Tanner didn’t wake to an orgasm, but his body instead *craved* one straight away. He could already tell there were changes - there was a defined, heavier weight on his chest, and his thighs felt thicker, his hips wider, and his hair was most certainly fuller and heavier - but the biggest change came when he lowered his hands to his crotch. It burned with desire, a deep-seated need to be pleased, but he nearly recoiled when he felt what was there. His fingers accidentally slipped *inside him*, causing him to gasp in unwanted bliss.

“F-fuck! I’ve got a pussy! Shit, oh fuck!”

Just that one touch had set him aflame though. His nipples throbbed, hardening like a woman's for the first time, demanding his ministrations. He knew what he was doing was all wrong, but he had never felt so fucking aroused in his life before.

"So g-godamn horny!" he cried out. "Oh fuck, my voice!"

He sounded absolutely like a woman now, and not even a manly one either. His voice was almost a sweet soprano, and it exuded a raw sexuality that only excited him further. He moved his fingers back down, unable to help himself from feeling his pussy further. It was only partly developed: the labial lips were not totally formed and the vulva itself was too tight and not fully opened, but the sensitive nub of his penis had become the beginnings of a clit, and it was enough to drive him further to please as he rubbed at it.

'S-so good! F-fuck! Is this how it always feels for them?"

It was like no feeling he'd ever experienced, and he wanted more of it. Still aroused by that dream, he was disgusted yet turned on by the image of Bradley fucking him, his huge dick cramming inside his tight, wet pussy, thrusting in deep before spilling all its cum inside him. It should have horrified Tanner, but the changes were making him too aroused to care, and as he began to grope and squeeze his sensitive tits, he could only imagine a man's hands on them, drawing *her* to ecstasy.

"Ooohhhhh. Myyyyy. GO-OOOOOOD!"

She seized in orgasm, a woman in full, even if her changes were not complete yet. But in that moment she felt some of her male ego crack, withering away and dying, or at the very least hibernating out of a deep and abiding shame. She quivered as multiple waves of euphoria swept through her, and her larger breasts wobbled heavily on her chest with each buck of her hips.

In the end, the new, *female* Tanner lay there breathing, bathing in the post-coital oblivion. She raised her hand over her face to wipe away some sweat. Even overcome with the sensations of being a woman, she noticed that her hand had *more* wrinkles than it had the day before, not *less*.

"What the hell am I becoming?" she gasped.

Part 6: His Kind of Woman

To say Bradley was ecstatic over Tanner's newest round of changes would be a massive understatement. Male shirts no longer fitted the former male, who simply decided to come out with it when he descended the stairs, having hoped that Brad hadn't heard his 'outburst' of pleasure.

"It's official, I'm a woman," he said flatly, gesturing to his form. He had regained the male pronoun after showering and getting changed, but it felt partly a little odd to him, despite having been male all his life. He gestured at his form, where his full breasts now outlined against the tight shirt he wore. Well, it was actually quite a loose shirt - he'd lost another inch of height, leaving him a humble 5'7, as well as a lot of broadness in his shoulders - but his enhanced bustline more than made up for it. To his disappointment, he now had actual cleavage, not that he planned to show it off.

Brad clapped his hands and leapt to his feet. "Marvellous! Marvellous! Let's get a look at you! Come over and spin around!"

Tanner did as he was told, 'showing' himself off. It was utterly humiliating, causing his newly rosy cheeks to go even redder. As he turned awkwardly on the spot before Brad's hungry eyes, he could feel the man's gaze upon his chest, and the way his nipples pressed against the thin fabric of the shirt. It disgusted him, but far worse, a new female part of him felt instinctively *excited* by it.

"How do you feel?" Brad asked.

"Top heavy," he replied. "And still growing."

He cupped them, lifting them in his shirt and feeling them wobble, and only stopped when he realised Brad had frozen, staring in what could only be male arousal.

"Shit, I've still got a lot to learn, haven't I?"

"I wasn't complaining," the man replied with a teasing smirk. "But we should probably get you a bra. I'll get Selina right on it!"

Tanner groaned. A bra was the ultimate clothing of womanhood, but he certainly needed one. His breasts were the size of small cantaloupes now. Well, probably not that big yet, but definitely a little larger than average, to his embarrassment.

"Yeah, fine. Anything to stop them jiggling all the time."

He walked over to the breakfast table, already laden with fine morning foods for him. He was starving, which sadly indicated his body, however pretty, wasn't finished. His breasts wobbled, and he had to hold them in a feminine fashion as he moved. But nothing could help the movement of his hips and ass: the former swayed from side to side due to his new pelvic shape, and the latter bounced a little, filling out the fabric of his denim shorts better than he would have liked.

"Yep, those are definitely C-cups alright. Pretty ripe ones, too. I'm jealous."

"You can take them," Tanner said to Selina, who simply stuck out her tongue at him.

"Don't complain too vocally around other women, unless you want them catty at you."

“What happened to the sisterhood?”

She raised an eyebrow. “The sisterhood is suspended when it comes to those who complain about their big breast size. Unless they’re really big. Otherwise it’s just a humblebrag, you know.”

“Well, these don’t feel humble at all.”

He looked in the mirror, not loving the way his apparently C-cup breasts were pushed up to reveal an enticing line of cleavage. They certainly were full enough that he would have been drawn to them as a male, but they had no real attraction other than the aesthetic now. To his dread, he’d even realised the same of Selina: where once she was deeply sexy to him, now she was just a beautiful woman, but not one he was drawn to sexually. He kept that particular fact to himself, as well as his body’s strange reactions.

“Selina, do I look older to you?”

She narrowed her eyes, then widened them. “Oh, yes! You definitely do. Not a lot older, but definitely like a woman in her early thirties.”

Tanner sighed, looking back in the mirror at his female form. “Yeah, that’s what I was afraid of. I didn’t want to become some barely legal bimbo, but I didn’t expect to get aged up, either!”

“Maybe this is as far as it goes?”

But Tanner knew that if it was anything like his breasts, which were still signalling yet further growth, then there was more to come.

The final two days of Tanner’s transformation indeed did age him further. By that point, he was resigned to becoming a woman, and it was even getting harder to not slip into the occasional female pronoun, partly because of his female body but also the way Bradley increasingly referred to him as a woman, and treated him as such. Tanner even found himself adopting the body language of a woman, though mostly that was just because of the new centre of gravity of his body, and his hips. He literally couldn’t *not* sashay his wide hips as he walked, hips that were, in Brad’s terrible words, ‘child-bearing hips.’

“Yeah, please don’t say that,” Tanner had said, and to his credit, Brad apologised.

His ass wobbled, having expanded tremendously, becoming a perfect peachy bubble-butt that was large enough to be deliciously sexy without being a Kardashian-style ass. It was humiliating to drag around behind him, especially since his swaying hips only emphasised it further in the increasingly tight female short she was forced to wear.

He. *He* was forced to wear.

His body had shrunk down to 5'5, and his waist had pulled in, becoming thin but not overly so. This was no doubt connected to the fact that he had aged further. To his disbelief, he had become a woman in her late-thirties, having lost a whole decade of his life, at least in the bodily sense. It horrified him, to feel his years slipping away like grains of sand through the hourglass, and worse to see Brad's obvious increasing attraction to him as he became an older woman closer to the billionaire in age.

"Goddamnit, I didn't think I was going to turn into some kind of - some kind of MILF!" he declared, much to Selina's amusement.

"Oh, please, what's wrong with being a MILF? I'd like to be one, if I ever decide to settle and have kids. Besides, I told you Brad isn't a creep. Apparently he likes women closer to his own age."

Tanner fumed, especially when he looked down. "Yeah, but he also likes them with huge stonkin' tits apparently. Jesus Christ, if my old crewmen could see me now I'd stay a woman forever just so they wouldn't know it was really Tanner Belvald."

He was referring, of course, to his incredibly expanded bustline. He had hoped to have become a D-cup, a double-D cup at worst. After all, those could be fun to play with, right? But he'd shot right past those and ended up with large, full, ripe and heavy F-cups, which had swelled dramatically in the last two days of his transformation.

It had happened just the previous day, and worst of all, it had happened right in front of Brad just as Tanner was actually enjoying playing some squash with him, and was actually winning.

"Ha!" Brad had called, working up a sweat. "Even in an unfamiliar body, and an older woman to boot, you're still ahead!"

"Try to keep up, old man!" he called back. In truth, he was a little annoyed at how much weaker he felt in his smaller, female body, and how he required a tight sportsbra to keep his D-cups under control, particularly since they still wobbled annoyingly. "Even with this figure, I'm beating you."

"And what a figure it is! You're blossoming quite wonderfully!"

Tanner hit the ball, scoring another point when Brad failed. "I'd say I was just about done, at least I hope. I look like a knockout, which is bloody weird, I can tell you that, but how much more could I possibly - NNGHH!!"

That was when the change happened. He leaned back, crying out in a strange mix of pain, discomfort, and reluctant delirious bliss as his breasts had surged forth. His ass also rounded out further, and his hips cracked yet wider, and his hair extended past his shoulders and down to below his shoulder blades, but it was the incredible swelling of his tits that caught his concern.

"Oh G-God!"

“Finally!” Brad said, his eyes feasting on their growth.

Tanner could only groan and whimper and clutch his breasts as they swelled, surging upwards due to their confinement in a large bra that was now far too small. It was the largest amount of breast growth he had experienced, and to his shock and embarrassment it stretched his button shirt wide.

“S-so d-damn t-tight! NGGH!!”

The shirt popped open, one button pinging off after another, until three entire buttons had broken. His breasts poured out over the edge of his sports bra, and he had to pull it down, revealing his still-growing mammarys, as the edge was starting to cut against the flesh. His nipples grew in proportion, and the weight of his chest became much more, like two sandbags affixed to his chest. He barely had time to even notice that he had lost another inch or two of height, or that his hips had become even wider and more ‘child-bearing’ in appearance.

Finally, he was left breathing heavily, his figure slightly older once more, his chest heaving and on display.

“F-fuck! They’re huge!” he cried, his voice now finished: soprano and yet mature, like a woman in her late thirties.

“Just the way I like ‘em,” quipped Brad. “But let’s get you covered up.”

His changes were officially finished after that, and it left him with a much curvier body than expected. Brad had delighted in the surprise, which only irritated Tanner further. He wished he’d known he was going to end up so freakin’ busty! According to the doctor’s, his age was now thirty-eight year old, biologically. He certainly looked it, in that ‘sexy MILF’ way. It was hard to describe because he wasn’t some wrinkled monster or fading beauty, but instead a woman ‘matured’ like a fine wine. His waist was thicker than a younger woman’s would have been, and his eyes - while still bright blue - betrayed a sense of wisdom rather than naivete. His hips genuinely looked like they’d already undergone childbirth, just to judge from their expanse. Same could be said of his tremendous breasts, except for all their expanse they did not droop or sag, though they did hang lower than his former ‘little’ D’s, which he already missed. He had slight wrinkling around the eyes, but his lips were very full, and more than once he reflected that they looked like what one of his old crewman would call ‘perfect DSL’s. Dick Sucking Lips.

So this was the new him now. A sexy, curvy bright-blonde MILF with big bouncing tits and a curvy ass that just wouldn’t quit, especially when he walked with his sashaying hips. In his dreams he was the same woman, and while the doctor claimed his hormones would be settling down to ‘regular levels’ soon, he was still having sex dreams that left him furiously rubbing his pussy and clit in the morning: both of which were now even more sensitive. He couldn’t stop looking at himself in the mirror, and marvelling at this alien form, with its

prominent bust and curves. Seriously, his breasts were bigger than cantaloupes now! They were nearly the size of his own head, and had the weight for it, requiring him to wear good supportive bras, courtesy of Selina's help.

"Wow, wow, nice tatas," she quipped.

"Please don't, they're too fucking big," he groaned.

"I bet they're lots of fun at least. And no doubt Brad will love them."

Tanner scoffed, not loving how sensual his new voice made him sound. "He can love them all he wants, he's not touching them."

"Just make sure to show them off in your new dresses. It's part of the expectation, remember?"

"Ugh, how could I forget?"

Already, he was regretting his changes. He was meant to be a man, and no matter how easy it was to think about becoming a woman - and goodness knows he'd thought about it before as an idle 'what if' scenario, had he been born differently and all that - the truth was it was damn hard. Especially when your body had aged over ten years to ripe womanhood, and gained enough weight on your chest to change your centre of balance entirely. The worst part was, Tanner wasn't even Tanner anymore. No, he was now *Tammy*. It had been bestowed upon him as his new name when Tanner was forced to finally reveal his completed changes before his billionaire 'master' at dinner. Selina had encouraged it, and it was indeed part of the contract's requirements that he have a formal 'reveal' of his completed transformation. Sure, Brad had technically seen it when they'd played squash earlier in the day, but that was very different from seeing Tanner fitted into a gorgeous purple dress with a plunging neckline. The dress hugged tightly to his new, womanly curves, and a slit in the leg revealed his perfect, thickened thighs as well. His chest heaved with each breath, rising and falling in a sensual swell, and a belt around the waist only accentuated his new hourglass figure. His hair was professionally made over by an on-site hairdresser he'd never seen before, resulting in a gorgeous wavy look with much of his hair draped over one shoulder seductively. With a pair of heels, some ruby red lipstick, a bit of eyeshadow and an artfully placed necklace that dipped into his deep cleavage, his look was complete.

"Fuck me, I look like the hottest older lady I've ever seen."

"You do indeed," Selina said. "Now imagine how Brad will see you."

He didn't want to, especially because his body buzzed with a strange excitement to have Brad gaze over it. As the changes had continued, he'd found that he had to fight against an instinctive urge that liked having his growing curves appreciated. He made sure to fight that urge as he descended the staircase carefully in heels, his wide hips swinging from side to side, his breasts bobbing in his dress.

Brad's jaw dropped at her approach.

“For once, I am utterly without words. Tanner, you look more gorgeous than I could have possibly imagined.”

“Uh, thanks,” Tanner said awkwardly. The compliment, weirdly, made him feel a little warm in his belly. “This is still all new to me. I don’t tend to do dresses.”

“Well, you look more beautiful than any other woman I’ve seen in them. Come, I’ve prepared dinner. But for tonight, and until the end of the contract, I’d us to put aside your old name for now, as you have become a woman in full. How do feel about Tammy?”

Tanner had inwardly groaned, but at least it wasn’t something like ‘Bambi’ or ‘Candy’ or whatnot.

“Um, I’ll take it, I guess.”

“Wonderful, Tammy. Come have dinner with me. I want to talk about all the sorts of things you’re going through, especially now that you’ve become my kind of woman. We can plan some lovely celebrations tomorrow before we begin our tour of my businesses and you make some public appearances over the next two weeks.”

Tanner/Tammy just nodded, and went along with it, feeling deeply unsettled about being renamed so easily. He ate, demurely this time, and discussed, but was more silent than usual, and constantly trying to avoid fussing over his new breasts, which shifted about with each movement.

Overnight, he struggled to get to sleep: so many positions were untenable now due to his large breasts. And when he did sleep, he once more dreamed of his sexy MILF body being fucked in so many wonderful, terrible ways, all of them by Brad. And as had been the case recently, he woke with a deep erotic need to pleasure himself, rubbing and fingering his dripping slit in order to make himself wail in pleasure.

It was in that post-orgasm languid haze, reflecting on all the changes he’d experienced, on all the sheer wrongness of his body and new hormonal state, that he realised this had all gone too far. These huge tits, these wide hips, this golden-blond wavy hair and dick sucking lips and worst of all the wet pussy between his legs, it was all too much. He hated it. All of it. He couldn’t believe he’d let it get to this point, or that he’d ever thought being a woman would be easier, even preferable. He’d been dead wrong, and wanted to apologise to Anna. He needed to get out: no ten million dollars was worth even two weeks of this torture.

He decided to walk away with his losses, and be a man again, no matter the cost.

Part 7: On His Arm

Brad was aghast when Tanner told him.

“But Tammy, I thought we had a deal? Things were going so well. What’s changed?”

Tammy indicated his changed form. His very voluptuous form. “What’s *changed* indeed?”

The billionaire was a little flustered. “I know it’s a lot to take in, but it isn’t *that* bad, yet? Are you sure this isn’t just some anxiety now that the change is complete? Won’t you give it a couple of days at least to see if you can settle in?”

Tanner shook his head, wincing at the way his wavy blonde hair moved around his shoulders and upper back. “No, I can’t. I’m sorry. I shouldn’t have done this. I was desperate for money, and I thought this could be easy, crazy as it was. But now I’ve got a damn pussy, and these huge tits, and I have to wear dresses and jewellery and make myself up like I’m some sort of hot blonde MILF type, and these heels are a pain, and I’ve been having weird dreams-”

“Weird dreams?”

“Never mind about that, Brad. Look, it’s just . . . it’s fucking weird. It’s wrong. It’s *wrong*,” he repeated. He grabbed his large breasts and pushed them up in his blue summer dress, producing a staggering amount of cleavage that even the billionaire in his concerns could not avoid gazing at. “And the fact that even my hairdresser can’t look me in the eyes when he does my style is a testament to the fact that having a huge pair of boobs is a lot less fun than I thought it would be! I’m not meant to be this. And I’m *certainly* not meant to be in my late thirties! Thirty fucking nine years old! God, I already had less energy and strength becoming a woman, but do you have any idea how weird it is to go from being in the prime of your life to going on the cusp of losing it? I feel like this body was built for only one type of rigorous activity, and you know exactly what I mean by that.”

“I told you, there would be no sex unless you wanted it.”

“And I *definitely* don’t want it. But I certainly *look* like a walking advertisement for sex, and the wardrobe I have to wear only makes it worse.”

Brad looked down, and to Tanner’s surprise he actually blushed red, looking a little ashamed of himself. He took a heavy breath, and Tanner envied the fact that he didn’t have to put up with an expansive bosom that rose like a pair of blow up balloons every time he did that.

“This is my fault,” he murmured. “I’m truly sorry, Tammy. Tanner. I rushed things. I became far too excited. And I was so keen for the thrill of surprises that I didn’t take your feelings into account.” He sagged a little. “I told you, I’m not good with women. Or, it seems, men who become them. But the fault is mine, not yours. I should have given you more time

to absorb all this. I was simply too excited to have my dream come true, even if you weren't *really* becoming my wife or sharing my bed."

Tanner folded his soft arms beneath his pillowy breasts, accidentally emphasising them. "I wasn't ever going to become your wife. You know that, right?"

Brad nodded. "One always hopes, but yes, I knew."

Tanner considered the man in front of him. He loomed over the new woman, and his shoulders were broad, his jaw quite manly. For a moment he felt a stab of something in his heart. Almost a pity. Selina was right, becoming a woman had made him naturally more empathetic.

"This is why you turned me into a woman, wasn't it? I don't buy that you're so bad with regular ladies that you couldn't find or buy one. But you have a sort of, I don't know, fetish for this, don't you? You like the idea of taking some working class Joe and remaking him into a busty trophy wife."

Brad grew redder still, and his grin was an embarrassed one. "I wasn't lying. I am lonely, and I am not the best with women. But you are right, this has always been a dream for me. A sort of twisted Pygmalion, you could say, but instead of taking a working class woman as in the classic play, the idea of taking a man who also knew loneliness, and could be companionable, and making him the kind of woman I like . . . it has always been a dream of mine. I can't explain it. And I suppose by ensuring it was someone whose circumstances were more desperate, I could entice them with the promise of riches."

Odd as it was, Tanner actually felt sorry for Brad in that moment. Much as he hated his ludicrously female body, he could understand having a dream that never eventuated. He could understand others *not* understanding that dream as well.

"I still want to turn back," he said. "I'm sorry. Truly."

"I understand," Bradley said. He controlled his breathing, and stood straighter. "If you wish, I can arrange the turn back chemical tomorrow. But I ask you to consider staying on just a little longer. Long enough for me to at least fulfil my dream of having a changed woman like yourself on my arm. Attend a few rich parties, be at my side during a few business deals, visit some friends of mine. Enough for me to have the experience, and you to at least try to settle in. And then you will receive not ten million dollars, but the whole one hundred million."

Tanner gasped, and it was a very feminine gasp. To his surprise, his hand even leapt to his lips in a quite female manner.

"Woah, okay. That's . . . are you sure?"

The man smiled. "I can have the papers drawn up within the hour."

Tanner's mind was at war. On one side, he had to become a man again. He'd suffered the ultimate indignity of losing his dick and balls, and having them replaced with a

vagina. He was a hot, blonde older woman with kissable lips, a heart-shaped butt, and a pair of absolute melons on his chest. He hated it! But at the same time, his new hormones were driving him to feel sorry for this man, and he felt a well of compassion and empathy he hadn't possessed when he was male. And more than that, there was the incredible inducement of now not only being rich, but staggeringly so if he made it two more weeks.

He felt his breasts again, not caring how Brad was likely getting hard just staring at them. Hell, perhaps teasing him a little over the next two weeks would even give him a slight payback for all the run around on what his final form would be.

"One hundred million dollars," he said to himself, the new mantra replacing the old. "Fine. I'll do it."

"You'll be Tammy then? For two weeks?"

"No more than that, but sure, yeah. I'll try, at least. No sex though. But I'll . . . fuck, I guess I'll meet the other requirements. The dresses and being on your arm and stuff, weird as shit as that'll be."

Brad practically bounced with delight. He actually had watery eyes, and he wiped them before he teared up a little.

"Thank you," he said. "Thank you so much."

"Let's just get the papers drawn up."

"Of course, my dear. I can call you 'my dear' while we play out this scenario, yes?"

Tanner sighed. "Sure, why not? Everyone else will think I'm your 'honey', after all."

"Exactly. And regarding the pool, would a bikini . . . ?"

He left the question hanging in the air. Tanner - no, *she* had to be Tammy now, for two weeks - *Tammy* bit her lip, imagining how deeply alluring and utterly trophy wife she would look in such a revealing swimsuit style.

"Let's - look, I don't like this body. I'll pretend, but I don't like it. So let's just cross that bridge when it comes to it, okay?"

Bradley beamed, regaining his evident confidence and control. It fascinated Tammy, really, to think of how despite being such a dominant and powerful man, now as his perfect woman she had considerable power over *him*. Was that what it was like to be a trophy wife for women all the time? As strangely good as the feeling was, he didn't want to find out.

"Thank you again, my dear," Brad said. "I mean that from the heart. I know you are doing this for the money, but I will do my utmost to ensure you have a good time, and come to even enjoy it!"

The papers were signed, and Selina was present as a witness, much to her own joy. Tammy could tell that the other transformed female loved the notion of another individual like her sticking around. Tammy reminded herself to think in female pronouns, but the weirdest part was that it felt quite natural to do so. It was like a mix of fifty-fifty: her body and dress sense and makeup and everything all reinforced how utterly female she was now, particularly when the lawyer kept sneaking glances at the cleavage in her summer top, but her entire history and male mind was screaming to be seen as a guy. It was an exhausting experience.

But there was no going back. The documents were signed, and she refused to back out now. Brad was so excited he brought out the champagne, and once more she overdid it, becoming surprisingly giggly in his presence as he regaled her with all the plans he had for the next two weeks. There were several fancy parties, a two night island retreat with other rich friends, some business deals he wanted her there to impress other partners, and some charitable events and public appearances he had to make. The last he was most excited for her to be present for.

“Why’s that? I would have thought the island, where you ogle me in my bikini or whatever,” she said, barely concealing her resentment.

“Well, there’s that,” he admitted, lounging in the shaded area and clearly admiring her hips as she leaned over to grab some olives, “but I’ve always been a bit nervous in public. Same for the charity events. Having a beautiful woman on my arm will give me confidence to face the music.”

She harrumphed. “That makes one of us.”

But she wasn’t backing down. Riches awaited her, and they were in her grasp. She continued to learn from Selina that ways of being a woman, and practiced wearing her heels, putting on her (very large) bra and wide panties, and received continual advice on how to match her outfits and “show off that sweet hot mommy bod,” as Selina put it. Brad said as much the same, albeit far less crudely. It only made her feel more ashamed of her new body, but she was determined to fill her new role. It was easier if she just thought of it like a job: she had a contract, and these were the terms to completing it. And so she used her few days before they were set to jet off around the country to get acclimated into how a trophy girlfriend should look, act, speak, and dress like. The worst part, perhaps, was how quickly she picked it up, much to Selina’s astonishment.

“Oh my God, I’m actually pretty damn impressed. I’d never believe that the man who approached me in a bar just under two weeks ago was this fine woman in front of me! You’ve perfectly matched that dress to your body type, and the blue really brings out those ocean eyes of yours.” Somehow, the compliments made Tammy blush even further red, even as she felt a strange undercurrent of pride. She pressed it down. She certainly didn’t want to *enjoy* her body. After all, it was foreign and wrong, and she was certain she *hated* it.

Still, by the time their little jetsetting trip was ready, so was she. Tammy had even gotten good at styling her hair a little, though she needed more practice. Her walk in heels was much more downpat: certainly she could tell that Bradley appreciated how wearing them made her butt stick out even more, and her chest as well with the altered posture they created. She wore a sexy casual green dress that bared her shoulders and dipped low to present a show of cleavage as she mounted the stairs leading to Brad's private jet. When he proffered his hand, she took it, accepting his role in this contract as the dominant man, as awkward as it was.

"It's going to be a magnificent week and a half, my dear, my Tammy," he said.

She put her chair into leanback position and ordered a drink for herself. She could feel Brad's eyes on her form, particularly as the dress was sufficiently low cut as to show off her legs.

"Enjoy the image while it lasts," she said sarcastically.

"I intend to! And I think you might even learn to enjoy showing it off, when you see how a beautiful partner of a billionaire is received!"

She snorted. "We'll see. I'll play my part, and nothing more. But don't expect me to love it. I'll giggle when needed, show off these big tits in tight dresses, but it's all for the money. We agreed on that."

"Of course," he said. "I'm just glad I can enjoy a dream I've always held."

She leaned further back, pushed the hair out of her eyes. "Yeah, hopefully my dream comes true too. A hundred mil can go a long way."

"And a few billion even longer!"

She chuckled. "Showoff."

The plane took off.

The next two weeks were somehow even crazier than the first one where she transformed. Now as Tammy Belvald, the former male was expected to play the role of Bradley Whitlock's trophy wife-to-be, his gorgeous fiance with a fine diamond-studded ring on her finger. She had a large travelling luggage of fine dresses, and many more she could shop for, as well as lingerie and makeup and other items, but for now she had Selina fetch such things, as she was effectively Tammy's assistant at this point.

"Are you sure you don't want to come? Shopping as a woman is a sisterly bonding experience, and a true delight."

"Yeah, I think I'll stay and watch TV until I have to go to this fancy party," he replied.

In truth, she wasn't actually watching television. She was masturbating. Tammy had tried to fight her new body's horniness, but it was clear her libido was much more powerful. At least once, sometimes twice a day she felt the overwhelming urge to grope her big, soft jugs and rub her wet pussy. Her boobs were even big enough that she could just manage to bring them up to suck on them herself, a fact that was startling and deeply euphoric. She tried to imagine hot women, ladies as busty as her only younger, but instead all that flared in her mind were pictures of strong, muscled men. Men like Bradley, who were tall and powerful and domineering, and with what she could only imagine was a big thick cock to thrust deep into her new pussy. She came each time, and each time she was more and more disgusted at herself for what she'd just masturbated to. To *who* she'd just masturbated to. She pushed those thoughts down deep in the days to come.

First, she attended a fancy gala, supposedly in honour of some great Spanish actress she'd never thought of. It was her first time out in public, and she was incredibly nervous, especially since she was wearing a tight red dress that showed off her ass in particular, though her breasts were also pushed up so that they looked like perfect pale globes as well. It was obvious she'd attract every male gaze in a thousand yard radius, but Brad was actually there to comfort her.

"Don't be anxious, I promise you'll do well. You've already proven so adaptable, and for this first night, I promise I won't leave your side. You can go to the bathroom whenever you desire too, and we can leave early if you need."

Once again, there was that little chip in her heart, that warmth of something breaking, like a piece of armour shattered to allow more of her new womanly empathy to leak through. She wiped her eye and thanked him earnestly. Then, with one last check of her hair and makeup - a look Brad told her again and again were perfect - she stepped out of the car, with him taking her hand as they'd practised.

The night was full on, but far less worrying than she'd thought it would be. Yes, it turned out that just about every male presence - even the younger men - were looking her way, and she actually had to remind a couple that "hey, my eyes are up here, thank you," but she ended up having a surprisingly good time. Sure, her big boobs jostled in her dress, and when it came time to dance she adamantly refused, on the basis that she felt like her ass would become the centrepiece, but the food was astonishing. The upper class had it damn good, and it was fascinating to see movie actors she loved walking around her like normal people. Brad even got her the autograph of one of her favourites: Stephen Lamis, who was a science fiction action star.

"Holy shit, I can't believe you did that for me," she beamed, excited. She didn't even stop Brad when he put his hand around her waist to escort her back to their table.

"Anything for you, my dear," he said, beaming.

And just as he required by their agreement, she clung to his arm, laughed at his jokes, and allowed Brad to introduce her to others as his “beautiful fiancée, Tammy Belvald.”

It caused more of a stir than she’d thought, and by the end of the night she’d had more men kiss her hands and women hug her and kiss her on the cheek than she could ever have imagined. And, she couldn’t help but notice, quite a few individuals clearly staring at her ass as she swayed past. She only ended up going to the bathroom beyond the usual reasons once, and that was simply to compose herself after a catty comment another woman had made. It was only as she stared at the beautiful, busty model in the mirror that she realised what had actually occurred.

“She was fucking *jealous*, ha!” she declared a little too loudly.

It was a trial by fire, but one she succeeded at a lot more than she thought she would. After that first nervous night, things became a lot easier, and her female body simpler to manage as well. After all, if she could dress up and look like a sexy trophy girlfriend one at one party, she could do it in other contexts. And that’s exactly what she did in the remaining week and a half of her time. Tammy wore an even more showy dress that revealed more of her fantastic cleavage the following night at a separate dinner event, and this time even dared to dance with Bradley after he asked her in a gentlemanly fashion. She cursed her hormones, the stupid way her body looked at him that was at odds with her male mind. It had pushed her over the edge. Thankfully, her dress was thick enough to hide her hard nipples, caused by the way his strong chest brushed against her as he twirled her about. She wasn’t the best dancer, but she let him take the lead, and managing to suppress her blushing as much as she could.

“You really are magnificent this way,” Brad said as he held her tighter around her waist. “I know you aren’t a fan of it, but I hope you find some pleasure in the fact that all the women in this room are either jealous of your body, or wishing they had it at their age.”

“Just keep your hand from slipping to my ass again,” she retorted, ignoring the way his words made her feel a little more lifted.

“That was an accident!”

“Sure! Oh, and tell me next time you’re spinning me so these hooters don’t fly out of my dress and cause an even bigger scene.”

“That, I would like to see.”

“Oh, ha ha.”

But still, they stayed later at that party, and she even got a little tipsy, having to lean against the much larger man as they left, and giggling like a silly trophy wife or girlfriend at his humorous remarks about her condition.

“At least I didn’t cause a wardrobe malfunction!” she giggled.

“You certainly came close by the end there!” he said.

She slept, for the first time as such as full-figured woman, magnificently, and though she woke horny as always, she focused on her enjoyment in that tight alluring dress, masturbating to the attention she'd received from so many men.

The business meetings were even easier, though they were a little patronising. She simply had to be at Bradley's side while he met with powerful bankers, businessmen, board members, and rival company owners. Many of these meetings were on the top floors of astonishing skyscrapers, but others were at fancy restaurants at reserved tables. Regardless, her costuming - via Selina's advice and her own instincts - was a little more modest in such circumstances. Enough to conceal more of her form while still suggesting her lovely shape.

"Professional, but sexy," Selina put it.

"Well, I think I'd look sexy in a paper bag, unfortunately," Tammy remarked. "A shame I can't see what this body was like in its mid-twenties."

"Ah, but there are advantages to being an attractive older woman," Brad said, also present. "For one, you command the attention, but also the respect."

"Well, I certainly command *something*," she said. "Mr Wasserman could barely walk straight after staring at my chest for thirty straight minutes. He may have been talking to my chest for all that he looked at you,"

Brad laughed. "Well, at least he didn't notice I got the better deal thanks to you!"

Oddly, that did make her smile. Indeed, it was actually actually kind of fascinating to watch 'her man' do business, all while she demurely sat beside him, stirring conversation with the other men's wives and partners, nodding and smiling and looking pretty for the other men as well. It was an odd confidence boost, despite the embarrassment of being effectively a piece of eye candy. She had never received looks of admiration and lust like that when she'd been a man.

The public appearances and charity dinners outside of Brad's circle were where she came most in useful, and where she felt most empowered. It was daunting, to suddenly have so many members of the media present, taking pictures of her thirty-eight year old MILF body, but for Brad it was even worse. She hadn't realised how awkward the man was when he left the realm of the elite. It was clear he wanted to use his money for good, and to be particularly philanthropic, but the attention it got him made him quite stifled, as compared to backroom dealings and high-powered visits with lawyers. She understood now why he was so adamant she be a regular Joe prior to the change, as she could mix and mingle and chat to people on their own level. She may have looked like a dolled up trophy wife-to-be, but she cracked bawdy jokes with construction workers at hospital openings, swapped stories with homeless shelter organisers, and in one particularly uncomfortable yet amusing twist, even ended up in a photo op with one of her old dock worker buddies from way back, who was

running a program to get errant youth into the trade. She certainly felt weird, standing there with a prominent bust outlining her more casual shirt, and her buddy barely able to keep his eyes from checking out either her chest or her ass.

“You have no idea how much of a help you are,” Brad whispered in her ear.

She bit her lip at his deep, baritone voice whispered so close, trying to ignore how it made this accursed female body feel.

“Glad to be of help. What will you do without me?”

“I still hold out hope you’ll stay like this a little longer.”

The odd thing was, it was slightly tempting, particularly when the big round of meetings, galas, and dinners were done, and the last stop was a private island getaway in the Pacific with two of his rich friends: Amanda and Jacob Seaward, who appropriately given their last name owned a shipping company. They were just slightly older than Tammy’s new age, but she certainly had a figure that Amanda didn’t. The other woman was more rakish and sleek, and it was clear from their first meeting that while lovely, she was more than a little jealous of Tammy’s look.

“My word, I hope you brought your own bathers,” she sniped, “I don’t think I’ve got anything that’ll fit your . . . prodigious form.”

Jacob coughed, and whispered to his wife to be more civil while they had guests. For Tammy, it was oddly a boost to her morale. She swelled a little with pride to think that her own boobs were far more impressive than this other woman’s, and that even in her late thirties, she was a knockout. It was enough that, to Bradley’s utter shock, she adorned herself in a tight white bikini out of petty smugness, showing herself off at the beach and letting her various overdeveloped body parts jiggle. Amanda actually scoffed, murmuring something underneath her breath. And perhaps it was the wine, or the daring, or the fact that her damned hormones *still* weren’t calming down and she’d been unable to masturbate that morning, but she decided to go one step deeper into her role.

“This is just to tick her off,” she said, approaching Brad as he lounged, wonderfully shirtless, on a layback deck chair on the sand. His eyes widened, questioning, as she hovered over him, her enormous breasts dangling, wobbling, as she pressed herself against his warm flesh. She kissed him long and deep, moaning just for show, and only parted when his tongue entered her mouth, causing her nipples to harden with immediate arousal.

Amanda huffed, but when Tammy pulled away, all she could look at was Bradley Whitlock, who in that moment appeared to be the happiest man in the world.

“Wow,” he said.

“Wow is all you good. One time thing,” she said.

She had to masturbate twice that night just to take the edge off, and each time she imagined *him*.

“Okay,” she said, looking at her perfect form in her revealing bikini. “I don’t care if I had a bit of fun. I’m getting turned back in two days. No way am I doing something that stupid again.”

Part 8: Trapped

“WHAT THE FUCK DID YOU SAY!?”

“I said,” the doctor explained, “we can’t change you back. The serum must have a year to run its course.”

It was two days after that dangerous kissing experiment on the beach, and they were back at Bradley’s Californian resort. Tammy was looking forward to being Tanner again, despite her fun as Tammy, but now her heart was beating so hard in her chest she was afraid she’d die of shock. She’d known something was wrong when Brad *and* Selina were evasive on when she was turning back, and it was only when she continually insisted that a saddened Brad brought his personal doctor back to explain the situation to her.

“A year!? A fucking YEAR!? You all said I could turn back *ANYTIME!*”

The doctor coughed. Brad looked away. Even Selina looked a little guilty.

“There was a . . . problem, with the serum,” the doctor explained, but then Brad held up his hand.

“Don’t doctor, I’ll explain it to her.”

“To *HIM!*” she corrected.

“To him, then. It was my responsibility to tell the truth, and I failed. Tammy, if you’ll come with me to the gardens, I’ll explain everything.”

She bit her tongue, almost hard enough to draw blood. She was flooded with fury, but instead she simply nodded, and gestured for him to hurry up. She was wearing a cute camisole and loose, flowery skirt befitting the summer weather, and had even dared to let her middle-aged midriff show: a gift to Brad. A sort of goodbye present as she readied to change back. Same reason she’d undone three buttons to let a *lot* of her heavy cleavage show. But now, all that goodwill was spent.

The day was peaceful, but her entire being was in storm. Not even the beautiful gardens could calm the former male as they walked through it.

“It’s a fault with the new serum,” Bradley explained. “It was found after you ingested it and your levels and blood were taken. My research team thought it was perfected, but there are still kinds to be worked out. Selina could be changed back immediately, but since we tailor made what you would look like for me, there’s . . . side effect.”

“I’ll fucking say!” she cried, gesturing at her curvy mature form. “I’m stuck like this for a fucking year! Goddamnit! How long have you known!”

“The day I got you to sign an extension to the contract,” he admitted. He looked utterly morose, and she hated him in that moment, and hated even more that she still empathised with him, felt an instinctual urge to comfort him. “I should have told you. I know I should have. I wasn’t trying to manipulate you . . . but I felt that if I could get you to agree to two weeks, and you could learn to enjoy it . . .”

“Then I would stay a year longer for more,” she said. She looked down at her cleavage. “God, a year without being able to even see my fucking feet when I look down. Why didn’t you try to entice me with another extension instead of playing all coy today?”

He stopped. She hated that she had to look up to see his expression.

“Because it would be wrong. I love having you around, Tammy. I love your presence, your humour, your down-to-earth personality. And I want you to stay here, with me. But I didn’t want to manipulate.”

She closed her eyes, gritted her teeth.

“You’re going to have to make this all up to me, *big time*. First by coming up with some story for my family. Second by making sure you absolutely get that hundred million to me, and *even more* for the year of hell you’re going to put me through. I’m living on your dollar for all that time to come as well.”

“All fair conditions,” he admitted.

She jabbed him in the chest, looked up at his handsome face, glaring at it, forcing down every feeling her body was trying to tell her about how it should behave to this man.

“And know that I *hate you* for this,” she snapped.

She walked away, frustrated that she was unintentionally giving him a show with the way her heart-shaped ass wobbled seductively.

“This is a goddamn nightmare,” she said, already crying as she retreated to her room. “I knew I never should have accepted this fucking contract!”

Things calmed down in the following weeks, though her anger did not. Despite all of Bradley’s efforts to make it up to her, she carried her hatred like a burning flame within her, refusing to extinguish it. She continued to play her role for him, simply out of inertia and

because she couldn't help but enjoy *some* aspects of it. But in private, when they retreated to one of his many mansions, she was fuming. It only got worse when she had her first period, and Selina had to help her sort it out.

"This fucking sucks!" she whined.

"Try getting one each month."

"I damn will fucking will! I'm stuck like this!"

Selina hugged her friend. "It's going to be okay. We're all very sorry, Brad most of all."

"Yeah, well he still gets to enjoy the sight of me, the bloody rich pervert."

Indeed, he was clearly struggling not to. Tammy began wearing more conservative clothing, but with the heat of summer she still left part of her chest and her legs bare anyway, and after all her training wearing women's clothing, and how 'right' it had all felt, she found herself occasionally ending up in more revealing women's wear anyway.

"Don't say a fucking word," she snapped at Bradley once when she entered the vast open living room space of his peninsula resort. "I'm wearing what I feel like, and I feel like going for a swim."

She was in her white bikini again, having been surprised by how freeing and comfortable it was back when she'd shown off to Amanda. Now, she was showing off to him in a far crueller. She could get the kick out of his arousal, something her body sorely needed, but also while treating him like the awful man he was, and making him beg for her forgiveness while she acted more and more distant from him. She even threw in a sexy hip sway just to show him what he was missing, and when she pulled herself out of the pool, her MILF body was dripping wet before him: he only looked saddened. They could both tell his dream, his finally realised fetish, had been spoiled like so many old fruit.

"Good," she said to herself as she towelled her thick MILF body dry. "He deserves it."

He tried, of course, everything under the sun to apologise to her. Brad tried to reinvigorate their squash games, play tennis (despite her whopping bouncing bosom requiring her to take breaks), or even take her to fancy dinners. She took him up on the last, and was silent the entire time in her sexy emerald green dress with its loose shoulder straps. She flirted with the waiter, deeply ashamed to be doing so, but all the more eager to humiliate Bradley. He simply took it on the chin, and was silent in sorrow as they were driven home.

She thought about leaving entirely. She could do it. Brad had even offered it in the form of a wealthy apartment or temporary new identity, he was so guilt-ridden. But in truth, she wanted to stay. She couldn't even explain to herself why. As much as she hated the billionaire industrialist, she felt drawn to stay with him, and to her great annoyance, her dreams about him taking her with his big cock were all the more common. Even when being

utterly callous with him, she sneakily caught glances of his wonderful forearms. When he was by the pool, she took in his muscled back, well-preserved for a man in his forties.

“What the fuck is wrong with me!?” she said to herself, hoping no one saw. “I’ve got to get a hold of myself.”

It all reached a climax when she accidentally walked in on him in his bedroom, ready to demand he make Selina available for a so-called ‘girls day out’ just to taunt him. To her shock, he was completely naked, readying for the shower.

“Tammy!?” he said, just as surprised. “What is it?”

“N-nothing!” she squeaked, running from the room with her wrists level with her chin, like a particularly girlish woman. She’d just seen him entirely naked, and my God, he was more manly than she could have imagined. The massive cock between his legs looked like it was nine-inches long, even though she knew that was impossible! She bit her nail, just imagining how thick and long it would be when erect.

“Oh God, fuck this fucking horny body. Why can’t I still be into girls!?”

That night, her dreams about Bradley incorporated her new image of his physiology. And this time when she woke, she accidentally called his name when she came.

After three months, Tammy was at least getting used to being a woman. Bradley had promised damn near half his fortune as an apology, but she wanted the peninsula estate they were staying at most of all. She had surprisingly come to love it: the pools, the relaxing gardens, the shaded relaxation area, the various sports rec rooms. In fact, spending her days lounging around even in bikinis was becoming something she was much more confident in. Not only did it clearly make Brad both aroused and jealous *and* saddened, but over time she had actually come to appreciate her curves, and liked displaying them.

It had been a gradual change, and one she was still undergoing. Perhaps the original Tanner had been right in his imaginings of being a woman. Not in the sense that they had life easy - oh boy had he been wrong about that! - but in the sense that he *did* have a feminine side, and a small part of him actually would enjoy being a woman. Even her very prodigious bustline was increasingly a source of smug joy, particularly when they drew a lot of attention at business meetings and at events, or when someone clearly became flustered in her presence. It made it easier to flirt subtly with them: not that she was interested, even if some of the men *were* handsome, but it did make Brad uncomfortable. Dressing up came with its own sense of power, as did putting on the right jewellery to leave the right impression. Even the way she moved her body had become a lot more naturally feminine, a consequence of

simply possessing said body too long. Selina's encouragement on that end actually gave her a sense of fulfillment.

Still, her thoughts turned dark when she imagined being a man again, or went through her dreaded period, or received a disgusting catcall about her "tight ass" or "massive hooters." Her small height bothered her more than she wanted to let on, and while she enjoyed her breasts often, they irritated her just as much with their weight and constantly, neverending wobbling. Freeing them before bed felt wonderful. During those times when she was stressed about her fate, she took to reading to calm herself. Usually her old pulpy action books, but some fashion magazines were increasingly catching her eye. Likewise, experimenting with new makeup styles, or fashioning her nails was surprisingly cathartic.

"Women certainly have their ways," she mused to herself as she painted them one evening.

But always there was Brad. Inescapable. Always present. Always offering to leave her in peace, and yet she always found excuses for him to stay.

"Why do you even want me around? Be honest Tammy," he said around the two month mark.

She'd stumbled for a moment, particularly when looking at his earnest eyes.

"To taunt you," she'd said. "To make you see everyday what you did to me."

He'd simply nodded, and walked away. Her heart had fluttered in a disappointment she didn't want to admit.

"I'll be wearing the red dress tonight at the gala!" she called as he walked away. "I just bet you'd love to see me out of it, wouldn't you? But you won't!"

"I just want to see you happy," he said.

Something in her heart chipped away again. It was perhaps the biggest piece yet.

Tammy had seen him naked twice more: once in the shower, a second time out on the beach when he went for a naked swim, which he enjoyed occasionally. She stayed out of sight this time, but she couldn't help but fondle her breasts and imagine it was him. When he emerged from the water and began to dress, she stepped forward in her own bikini, deliberately swaying her hips and letting her breasts bounce.

"Off the beach now," she taunted. "If I have to be stuck as your fantasy woman, then this beach is mine for the rest of the year."

But this time, rather than being somber, Brad held his ground. Perhaps she had gone too far.

"No, Tammy. You're being ridiculous."

“Am I?” she smiled. “Because in my mind, ridiculous would be forcing a man to be stuck as a woman for a year against his consent, wouldn’t it?”

There was a long pause. She stepped forward, thrusting out her chest a little, her large nipples denting the thin fabric of her blue bikini.

“What, nothing to say, rich boy? Nothing to say to the woman of your dreams?”

The pause extended, and then suddenly it broke in the most surprising way: Brad pulled her towards him and kissed her. It was so shocking that she found herself kissing him back, only a little at first, and then much more passionately. She moaned in a positively erotic way, only to realise what she was doing and push him forcefully away.

“What the fuck are you doing!?”

Bradley was silent for a moment. “I . . . I was doing what felt right in the moment. All this negative energy, all this hatred: no one goes this far, Tammy. You must feel something for me, if you choose to stay here?”

She spat on the ground and ran back up the beach to the estate. She cursed how emotional she felt in that moment, already having to wipe tears from her eyes. Her breasts bounced tremendously as she ran up the stairs, and she was forced to hold them. She ran straight past a confused Selina and slammed the door to her room shut.

“Why the fuck did I kiss him back?” she demanded of her gorgeous, mature reflection. “And why the hell did it feel so damn good?”

She tried to push away the butterflies in her stomach, that warm sensation within her. But too much of that male armour had been chipped away.

Part 9: Crossing the Threshold

She couldn’t stop thinking about the kiss over the following week. Selina could tell something was up, and continued to probe her. She was set to leave for several months, off on other affairs, and Tammy was sad to see her go.

“Just make sure you take care of yourself. And . . . I’m sorry.”

Tammy gave her a hug. “I forgive you. Just . . . fuck, keep in contact or something. I’ll feel crazy being the only former man here.”

Selina just rubbed her shoulder. “Remember, if you can forgive me, you can forgive him too. Did something new happen between you two?”

“Something like that.”

“Maybe one day you’ll tell me about it. Stay in touch, Tammy or Tanner. Whichever you choose to be. I’m glad I met you, even if this all went a bit wrong.”

“Yeah, a bit. Sure.”

She shed a few tears at Selina’s farewell. In truth, in this new life of hers, Selina was her only friend and confidant. She didn’t feel as betrayed by her because the woman was bound by her employment to Brad Whitlock, but also because it wasn’t her plan to begin with. And, in another way, she was greatly responsible for helping Tanner adjust to being Tammy.

Unfortunately, it left just her and Brad together. Alone, but for a few servants and often invisible housekeepers. Together. The kiss he’d given her lingered in her mind, just as the one she’d given him for show several months ago. But where the first had been simply for her own petty reasons, his had been something else. She supposed it could have been selfish on his part as well, but she sensed more than that in the way he had held her, probed her with his tongue. There had been desire, affection, and a deep-seated need.

A similar need to her own body.

In the following days, Brad sought her out again. She was hesitant to interact with him. Instead of taunting him, she had taken to avoiding him. His presence heralded a warning bell, a fear that the same act could repeat again, only this time she would give herself over to him completely. After all, the image of his kind eyes, his manly shoulders, and his utterly enraptured gaze at her direction lingered in her mind, making her . . . feel things. Warm things. But she couldn’t avoid him forever.

“Tammy, I know things are awkward between us, and for very good reason. But why don’t we just spend a fun day together, like the early days? I’d love to take you shopping, maybe go out on the yacht again in this fine weather, have a fancy dinner together?”

Tammy bit her lip, as was her habit when uncertain, or turned on. At that moment, her dreaded body was both.

“Fine,” she said curtly. “I guess I can’t stay angry at you forever, even if I’m still pissed I won’t keep torturing you.”

He sighed. “That’s good to hear. My heart could barely take it. About that kiss . . .”

“We’re not talking about that kiss. *You* kissed *me*. Not the other way around.”

“It’s just that it felt like -”

“Hey! Do you want me to spend the day with you or not? I can easily go be a hot looking MILF elsewhere, you know.”

“Technically, you’re not a MILF.”

“Yeah, I’m a *man*. Let’s just go and spend a heap of *your* money on me already. I’m used to being a woman enough that playing dress up doesn’t sound half bad.”

It was, in fact, a great deal of fun. Brad knew her new sensibilities much better than she had assumed, because she really did feel like trying on new clothes and getting some new outfits. After all, it was coming to Autumn, and while it was still wonderfully warm, she wanted some cute outfits that could fit her female form. She’d been increasingly enjoying the sexy nature of her mature female body. God knows she’d fought those feelings for so long, but after so many galas, dinner parties, and trips to the beach in public, it was impossible to deny the rush of endorphins that came with not only looking good, but wearing the right clothing and makeup to make herself *spectacular*.

Evidently, Brad had sensed this, because they spent two whole hours clothes shopping at a prestige store that custom-fitted for her curvaceous figure. She was still angry at him, and enjoyed teasing him a little as she paraded out of the change booth in stylish jackets and winter dresses that still offered a glimpse of tantalising cleavage. After all, nothing outside of a potato sack could conceal her figure entirely, especially her well-developed chest and ass.

“What do you think?” she asked, as she emerged wearing a black-spotted designer dress with matching handbag.

“Lovely,” he beamed. “You look positively gorgeous, Tammy. If, of course, you don’t mind me saying.”

“Please, it’s tacky,” Tammy replied. “I was testing you.”

“Maybe I just think you look beautiful in anything,” he smiled.

Her cheeks flushed a little red at his response, and once again that warm feeling, that raw sexual desire for him and his body rose up within her. It was getting stronger and stronger lately, ever since that kiss. It was also getting harder to hate him, especially since his words to her that day.

They ended up leaving the store empty-handed . . . because she had ended up purchasing so many items that the store simply arranged to transport them to Bradley’s estate.

“If you wish, we can end it here,” Brad said. “I know things are still tough.”

She just rolled her eyes. “I’m the one who deserves to mope, not you Brad. Take me to your bloody yacht already. I’ll pick out a bikini. And as always, you can look but not touch.”

“Does this mean you’ve forgiven me?”

“It means I’m going to look fucking amazing in a leopard skin bikini, and I want someone to appreciate that fact. Nothing more.”

But still, she couldn’t help but grin in response to his reaction.

They ate lunch together on his fine yacht after she had managed sailing it, though certainly she had made sure he helped. Despite being helplessly stuck as a damn MILFy trophy fiancée to this man, it felt good to have some skills he couldn't match, and have some power over him in that way. Certainly, he got a bit distracted when she wore her new leopard-print bikini, a fact which amused her a little. They ate lunch together, and while things were still awkward between them, it was hard to hate him anymore, especially as he lay back in his board shorts, his fine forties body on display. She understood now why women went for sexy older men: sure, forty wasn't *that* old, but there was something deeply appealing about it.

"What's on your mind?" he asked, clearly noticing her staring.

"N-nothing!" she said. "I was just thinking of going for a swim."

"Would you mind if I joined you?"

She hesitated a moment. She wanted to avoid another kissing scene, but in truth, it sounded quite nice. "Sure," she said. "I don't own the ocean, and even with all your riches neither do you."

They splashed and swam together, starting apart, but slowly drifting closer. At times, he placed his hand on the small of her back, gesturing that he was passing her, and when he made a joking comment about 'the lovely new buoys in the water', gesturing at her chest, she pushed his strong shoulder aside in mock anger. Soon, her body was working up a flush. Her nipples were throbbing, and she felt that aching need for his touch again, and so she practically launched out of the water, up the yacht ladder, and demanded they go home.

"So soon?"

"So soon. I want a break. Just . . . we'll just have dinner as you plan or whatever."

She was late to dinner, still grappling with those feelings. Selina's words rang in her ears, and she couldn't stop picturing how Brad was looked at her, his hungry eyes desiring her, full of hope for her touch. She had wanted to give it to him.

"Finally! I suppose now that you're a woman, it takes a woman's time to get ready," he jested as she came down to the dinner table, where a platter of seafood was prepared.

"Don't even start," she said, though she broke into a chuckle, "but I guess it's true. I was . . . I was finding the right jewellery."

He smiled, gazing at her cleavage where a locket was placed between her heaving breasts. "You chose well. Come eat. Your usual seat I imagine or . . ."

To his surprise, and partly her own, she sat beside him, rather than opposite.

"Very well then."

They ate and drank, and it was delicious as always. She caught him peeking at her beautiful purple dress a number of times, particularly its low cut, and the way it revealed her thighs by a slit on each side. But they were silent as they enjoyed the sumptuous meal. Finally, Tammy could take no more.

“I forgive you,” she whispered, barely audible.

Brad stopped eating, paused, looked her way. “You - you do?”

“I’m still annoyed as all hell, and this is all weird to me, but I do. I don’t want to be angry all the time, or keep making you miserable. If I’m speaking honestly, I’m a little glad I’ve stayed a woman. I’ve gotten in touch with my feminine side, made a friend of Selina, and . . . and I quite enjoy this body, even if it is really exaggerated.”

“I knew it.”

“Don’t rub it in, mister. I said I’m still annoyed. But it’s been fun. I like dressing up, looking pretty, even getting into fashion. And you have to admit I am a damn good sight in a bikini now.”

“I couldn’t keep my eyes off you.”

She drifted a little closer, leaning over the table. “I noticed.”

His eyes strained not to look at her dangling cleavage. “You really are the most fascinating woman, Tammy. I know I haven’t done you justice, but I want you to know I admire you deeply, and - mmhph!”

She lost all control. The feelings, the urges were too strong, and he was too handsome and earnest and clearly aroused in that moment. She pressed her face against him, kissing him deeply. This time she let his tongue invade her mouth, and then she let her own dance with it. His hand reached out to hold her, and she relished his strength.

“Oh God, I didn’t mean to do that,” she moaned, even as she dove in for another kiss.

“I’m glad you did. I’ve been wanting to do that all day.”

“I’ve wanted to do it for a month now. I was just so fucking angry, but - you’re so fucking handsome. And I forgive you, okay? I forgive you? Just kiss me!”

He did, and he took control holding the back of her head powerfully as he pressed his lips against hers. She moaned in his mouth, and her nipples ached to be fondled. It was awkward, a little weird, and after a time she pulled away.

“Wow, okay, that’s enough.”

He was clearly a little disappointed. “Are you sure?”

She wanted to fuck him right then and there, but at the same time, the idea of sex with a man was still so alien. And while the kissing had been passionate, it had been difficult to yield submissively to him: it felt like an odd vie for dominance at times.

“Yeah, I’m sure,” she said, trying to control her breathing. “I - I need time with this, okay?”

“As much as you need,” he replied. His cheeks were flushed, and his eyes full of hope. “Does this mean we’re dating?”

“I don’t know what it means, but I guess it means we can *try* dating. Don’t expect me to get it all at once. Kissing was nice but . . . it also still feels bizarre kissing a man.”

“I understand. Why don’t I get us dessert?”

“Chocolate ice cream, please.”

He laughed as he stood, clearly trying to obscure a raging erection. “Ha! You’re definitely a woman, Tammy, with tastes like that!”

She laughed and threw a spoon at his backside.

Dating as a woman was something Tanner never would have expected to do, and even as Tammy now, she found it a daunting thing. Her body wanted that man, and it was hard not to view Bradley in such a strong sexual way . . . or even a romantic one. Ever since he’d come forward and apologised, he had shown another side of himself, one that truly was kind and caring, that valued her she was. It made her heart flutter in his presence, and it made his opinions matter to her, whether it was simply what she should wear for the evening, or his thoughts on a political matter she was uncertain on. And the vice-versa was true as well: he took on board her advice to donate money to some animal shelters, something she’d been passionate about as Tanner, and he clearly loved listening to her opinions on film, particularly pulpy science fiction movies.

It was exactly one of those movies they had their first proper ‘date’ at. It was called *Infinitum*, and it was cheesy as all hell, but she had still dressed up in a smart casual green blouse and slightly showy skirt with him on her arm at a gold class cinema. During the film she was so riveted she almost didn’t notice his hand snaking onto her thigh. With a smile, and a shiver of pleasure, she let it stay there.

They started that way, slowly. A dinner date here, a trip to the golf course there. She deliberately dressed to impress him now, instead of taunting him, and gradually she allowed him to touch her more often, and she took the initiative to stroke his chest almost lovingly, or hold him to console him humourously on his terrible golf loss.

“I can’t believe it. It’s a rich man’s game, and you’re beating me by a mile.”

“Well, we can’t have it all,” she grinned, placing her hand around his waist, and accepting his around hers. “How about I wear that wonderful tight bikini later to make you feel better?”

“Good lord woman, let me get into the car before you make me all hard in public.”

She giggled at that, and did just as she promised, swimming around him in his private pool back at the estate, enjoying the early Autumn weather which was only just starting to cool. Her heavy breasts bobbed in the looser support of her top, and occasionally they flirted by splashing each other in response to some silly joke.

“Stop that! I was just drying my tits!” she laughed, as he got out of the pool a little later.

“Well, to be fair, with tracts of land that large, it’d take a while anyway.”

“Pfft, you gave them to me!”

“And I do believe you’re rather starting to like them.”

She thrust her chest out, and deliberately shook it, letting her heavy boobs wobble dramatically from side to side, pulling at her shoulders. Brad looked like he was about to have a stroke from the sight of sheer bliss before him.

“Good God.”

“Goddess, thanks to you,” she reminded, feeling quite smug. “Now if you don’t mind, I’m going to lounge in the sun.” A curious thought overcame her. A rampantly sexual one. Brad’s eyebrows raised as she removed her bikini top entirely, letting her mammoth F-cups swing free.

“Um, what are you doing?”

“Evening out my tan,” she said in sultry voice, already applying sunscreen to her boobs. “Why don’t you tan with me?”

“Okay, yes please.”

She lay back, and so did he on the other deck chair.

“Ah-hem. I said, why don’t you come tan *with* me?”

She patted the space beside her on the same deck chair. Brad grinned and moved, and their lay there, their skin touching, her body excited just to be in the presence of him.

“Now this is nice,” he said.

“It is.”

“Enjoying dating? We could kiss again.”

She shifted, letting her breasts press against each other as she turned to him. This time he pressed his lips against hers, and she let him wander his hand down her flank. She squeaked as he gripped her soft ass.

“Okay, that’s enough!”

“Too much?”

“For now! Not used to that. Sorry.”

“Don’t be.”

“Let’s just tan together for now, okay?”

They did in silence, both of them luxuriating in the mid-afternoon rays. But she couldn't escape that rising arousal, that desire that came when he groped her rear. She bit her lip at the thought of it and moaned slightly. Thankfully, Brad said nothing.

God, she wanted him.

She couldn't take it anymore. The incident at the pool was like a mark upon her, just like his kiss. That need to be filled by him had only grown, and her pussy felt empty as it was wet in his presence. More than that, she enjoyed his company immensely, their constant game of silly teases and relaxing indulgences, even their dances at the various galas. She wanted to thank him, in the way she knew he would appreciate most.

It had taken a lot of overcoming her male anxiety to prepare for this night. She had even asked for advice from Selina about sex as a woman, and thankfully her friend was tactful and did not probe too far. She handled the advice spectacularly, and even discussed aftersex care for women that was important. The last recommendation she made was one Tammy had just finished putting on: a special set of sexy dark lingerie that contrasted with her tan-white skin and wavy blonde hair. She filled it spectacularly, and had deliberately chosen a slightly too-small bra so her tits could spill out over the top and sides, as if bursting to escape. The only thing left was to take the final step. She put on her silk robe, took a heavy breath, and exited her room. It was night, and Brad was just about to head to sleep after his nightly reading. She knew it was now or never. The old Tanner could never have done this, but she had come to enjoy being a woman, and tonight she wanted to have the ultimate womanly experience short of pregnancy.

She tapped on the door.

"Come in!"

She opened it.

"Anything you want, Tammy?"

She paused, trying to think of the words to say. She had thought of sexy one-liners, awkward introductions to what she wanted, explanations of her feelings. But now, in that moment, they evaporated. Instead, she simply dropped the robe, and savoured the way his eyes bulged as he dropped his e-reader.

"Yeah," she said. "I want *you*."

She crossed the room slowly, making sure to swing her hips wide, and allowing her huge boobs to tremble with each step. She gave her most sultry grin as she crawled up on the bed, over his body.

"Is this - is this for real?"

She nodded, biting her lip. “Uh-huh. I can’t ignore this anymore Brad. I can’t ignore my body, and how it wants you. Or my feelings for you. Please, I need you. I want you to *make me a woman.*”

“God, you are amazingly sexy. Are you sure?”

She leaned over him, allowing her heavy breasts in her bra to rub over his chest, and pressing her ruby red lips against his. She had practised kissing on a dummy in her walk-in closet, and had gotten pretty good at it. Judging from his groan and the hardness she could feel against her lower stomach, it had paid off.

“Just fucking suck my tits already before I get scared off by all this, okay?”

“As you wish, Tammy.”

“Please, don’t pretend you don’t want this.”

“Oh, I do. God, I do. You’re the most goddamn sexy woman on the planet!”

He pulled her against him, and they pulled away the sheet so that she was on his lap, her thighs spread over him. He caressed her form, kissing her soft neck and causing her to groan. It was utter ecstasy, and the good bit hadn’t even started yet. No wonder women liked foreplay so much! He expertly undid her bra and flung it away, setting free her huge tits. He squeezed them, and she gasped in her soprano voice.

“Ohhhhhh that feels g-good! Why did I wait so l-long to let you do that!”

“If you like that, you’ll love this.”

He placed his mouth over her nipple, and before she could tell him to stop he began to suck and lick their sensitive hardness. Her areola lit up with pleasure, and she yielded to him, now wanting this feeling to never stop.

“Ahhhhh! Oohhhh G-God! Fuck!”

She pressed his face right into her pillowy boobs, suffocating him in her gigantic cleavage. He grasped her soft ass, placing with it and pulling down her panties, and she in turn bucked a little wildly, already desiring his hardness in her.

“Your tits are so amazing,” he breathed, before diving back into them.

“I kn-know!” she admitted, “I love them too! They’re so fucking big and sensitive!”

He showed how much he appreciated them by squeezing them even more, and she shook her shoulders while he motorboated her. Tammy’s pussy grew increasingly moist as he played with them, and soon they were both completely naked, pausing to tear the last remnants of their clothing entirely free. His dick was even bigger than she remembered, but then she’d never seen it hard. It was immense, and she couldn’t imagine how it’d fit inside her.

But she wanted to try.

“Now?” he asked, noticing her gaze on it.

“Mmhhh, now. Yes, now! Before I can regret it. I want your big cock inside me, it’s all I can think about!”

His powerful arms encircled her hips, helping lift her up a little as she spread her thighs. She trembled in combined fear, anxiousness, and anticipation as he lowered her, and then it was too late to go back: the head of his huge cock pressed against her wet lips, spreading them apart before sliding into her depths. She trembled, her bosom quaking as she writhed in pleasure, a little discomfort. The feeling was alien, wrong, and yet so fucking *right*.

“OOohhhhh . . . s-slowly! Slide in slowly, p-please! Gently!”

His entire length parted her walls, and her tight wet pussy gripped him. Despite her body’s maturity, she had the energy to match, and after a slow start, she began to ride him in full. Her gripped her hips and ass, bucking upwards as she let him slide in and out, in and out. It was overwhelming, totally different from sex as a man, even from her masturbation.

It was far better than both combined. It was so alarmingly strange to be penetrated, rather than the penetrator, and yet it was erotic as all hell, and combined with the sensitivity of her bouncing jugs that were pressed right into Brad’s face, into his mouth, she was more than happy to enjoy the strange ride.

“OOhhh! Ohhhh! More! I want to cum! Brad, I want you to cum inside me!”

The sentiment had burst out of her. The idea of a man ejaculating into her was something she hadn’t even imagined, but now her body craved. For the briefest second, she considered that her body could even get pregnant by his seed, but it was dismissed just as quickly. All she wanted was him to climax inside her.

“I’m not - ahh - far off, my dear!” he replied. “You’re tits! God!”

“Suck on them! Nnghhh! I’m s-so d-damn close!”

They sped up, her bouncing on his lap and going to ever greater heights of ecstasy, until finally she could take no more. She rocked her hips, swallowing his cock into her tight wet depths, and then with a mighty shudder she let out a high, agonised wail. She gripped his firm shoulders and leaned back, allowing him to suck her fat nipple.

And then the orgasm came. No, *orgasms*. They eclipsed her previous self-sessions, a mighty set of tidal waves compared to the previous paltry waves. She clung to this man like a liferaft, holding on for dear life as she came again and again and again.

“Oh G-God! OOHHh! I’m c-cumming! So! Hard! AAIIEEE!!!”

It was clearly too much for her lover as well, because suddenly he grunted even louder, turning to a low pleasurable groan as his cock throbbed within her. She felt his hairy balls against her opening, and they tensed too. And then she felt his warmth shooting within her. His seed, his semen, his ejaculate. It came in sticky, warm spurts that drove her

unexpectedly wild. It was so utterly alien, but she didn't want to fight it anymore. She embraced the weirdness of it all.

She embraced being his hot, MILF lover.

She collapsed against him, burying his face once more in her bosom as they trembled in the aftermath. Finally, after nearly five minutes, she slid off him, savouring the unfamiliar sensation of his cum trickling out of her pussy. They lay together breathing another ten.

"That . . . that was like nothing else," Brad said.

She curled against him, enjoying his manly warmth.

"You've got that right," she moaned, nibbling at his neck. "That was the best sex I've ever had."

"Mine too. You're perfect, Tammy."

"Mmhmm, I feel perfect, right now. Like a proper fiancée."

He raised his eyebrows as she nestled against him, savouring the feeling of her big boobs against his side, her soft thighs around his hairy legs.

"Fiancée?"

"That's what I am, aren't I?"

He looked bewildered. It was a cute look. "I thought . . . I know we decided to try dating, but are you sure?"

"No," she replied honestly. "I'm not sure of anything right now. All this is still so new to me. I just lost my virginity as a woman though, and it was fantastic. You were fantastic. It was fucking amazing. So maybe we could simply play our parts, and see where things go, hmm?"

He hugged her closely, kissed her passionately in a way that made her swoon and moan audibly. He smacked her on the ass, causing her to giggle in delight. God, she really was feeling like a woman now.

"Well, that sounds alright by me, if it's alright by you."

"Mmhmm . . . maybe it'll be *more* alright if you get *this*," she rubbed his soft dick, felt it stiffen a little in excitement, "back into me a few more times tonight."

"As you wish," he replied in his best Cary Elwes impression.

She punched him lightly on the shoulder. "I *told* you that was a good movie!"

They had sex several more times that night, and again twice in the morning. She wasn't ready to do other things just yet, even though the idea of giving him a blowjob sounded positively sexual to her libidinous body. But he did take her from behind the last time, an act

which made her feel blissfully submissive to her partner. She loved the way he groped her tits while he thrusting into her pussy, and how they squashed against the bed when he gripped her hips. She moaned in ecstasy, giving herself over completely to the woman she had become, and uncaring of where it might take her. Yes, there were awkward moments, and little flashes of shock that she was actually letting a man fuck her, and enjoying it all the more, but she couldn't ignore her body's needs anymore. More than that, she couldn't ignore the love she felt for this man who had changed her, and given her everything. She forgave him, and if she harboured any frustrations towards the man, he more than made up for it when he came inside her, sucking on her big tits and bringing her to heights she had never imagined.

In the morning she dressed in a sexy thin silk robe, and this time she made breakfast for him. He was astonished as he descended the staircase to see her preparations, as basic as they were.

"I'll get better, I promise," she said. "But I feel this is a good start."

He looked puzzled. "A good start to what?"

She drew herself against him, hugging him close and standing on her toes to give a passionate kiss.

"To being your trophy wife, of course," she said with a grin.

"You really mean it?"

"Not straight away, of course," she explained. "I still need time. And I want more dates, of course. More galas to show myself off and get used to it all. And I want to see Selina again, just to go over all this with her. And arrangements for my family to know who I am, especially my sister Anna. She'll be my maid of honour. I want to be sure I love you as much as I think I do."

He lifted her chin, and kissed her again. Her nipples stiffened in response to his presence. God, she really wanted him again already.

"I *know* I love you. You'll have all the time you need, my life."

Part 10: Trophy Wife, Trophy Life

Just one year later, Tammy reflected on her life as she woke in her bed. Brad was already awake, no doubt arranging for breakfast. They were in a different mansion, one on the east coast now, but just as luxurious, and with a pool she adored to swim in. She yawned, letting herself remain in bed a little bit longer.

And then the crying began.

“Ohhhh,” she whined, but in truth she was happy. She rose from her bed, and looked over her heavy G-cup breasts. They’d gone up a full cup size in the last nine months, and she had the distinct feeling they wouldn’t be going back down again. Oh well, her gorgeous husband certainly loved them. And only one person loved them more: her little Abigail.

She lifted her squawling child out of the crib, adoring her newborn features. She was young and precious, and already had her father’s eyes.

“There, there, little one,” Tammy said. “Mommy has a big drink for you. Ngh! Oh, a *really* big drink. I hope you’re hungry sweetheart, because Mommy actually feels r-really full right now.”

Little Abbie latched, and Tammy sighed in sweet relief as her milk began to flow. It was a wonderfully soothing sensation, one she’d never imagined she’d feel, but now had no regrets over. She looked into her little baby’s eyes, those perfect grey eyes that stared up at her as if she were the whole world, and it made her continue her reflection.

Obviously, the romance between her and Bradley Whitlock had been quite successful. Very much so, in fact. After that first, glorious sexual experience, the two could barely keep their hands off of each other for the next few weeks. They had sex repeatedly and often, and while Tammy was still getting accustomed to being thirty eight years old, she at least found that when it came to sex, her body had, appropriately, the stamina of a cougar. As much as she had enjoyed being fucked by Brad the first night and morning, she enjoyed it even more once they became intimately familiar with each other’s bodies in the following weeks and months. It wasn’t long before she had her favourite positions, and didn’t even find it strange to spread her thighs around his head while he licked her needy clit.

Of course, becoming the fiancée to one of the richest men on the planet had its perks. Not only could she indulge in the most elaborate and gorgeous outfits money could buy, but she could pursue passions she never dreamed of, including having her own private sailing yacht. Not that Brad minded: after all, she was more than happy to make love to him on its deck, wearing a bikini that inevitably came loose when she wanted him to cum inside of. It was on such a very boat after a particularly passionate love-making session that she finally admitted that she loved him. She had for some time, in fact.

“But I wanted to say it out loud, just so you know,” she said, trying not to smile, her cheeks rosy red with embarrassment and joy.

He kissed her, deeply and passionately as always, his eyes gleaming.

“I know, my love, I know. And I love you deeply too. I want to marry you. I want you to be my beautiful wife.”

“And I want that too,” she said. “Especially since right now, I feel like the best trophy in the world. Why not make it official, huh?”

“We’ll have to tell your family.”

“My sister at least. She’ll understand. Well, she’ll think it’s hilarious, but at least I can finally be the older one. Of course, she has a few things I don’t have, despite all these riches around me.”

He began playing with her breasts, as he enjoyed doing idly while they chatted after sex.

“Well, for one, she has some children. I’ve always wanted a family, but now that I’m an older woman, I feel a clock ticking. The thought of pregnancy scares me still: no guy imagines going through childbirth! But at the same time,” she pressed up against him, feeling his cock and willing it to harden again, “I want you to put a baby inside me.”

“Mhmm, if you are ready. I have always thought about starting a family.”

“Then when you’re ready, let’s get started!”

To a bit of embarrassment, it hadn’t taken long to get pregnant at all. Just two months of trying, and frankly it was a miracle she hadn’t gotten knocked up earlier given their combined passion in the bedroom, and lack of care when it came to contraception. It had come as quite the surprise, but it shouldn’t have.

“Holy fuck, I’m pregnant,” she said after she’d tested. “Shit! Why did I let this happen? What the hell is wrong with me?”

Brad, naturally, had an altogether different reaction, holding her so tight she thought that her boobs would explode.

“Tammy, this is incredible! We’re going to be parents! Can you believe it!?”

“No, I really can’t,” she admitted. “Fuck, I mean, I was a guy in my twenties, and now I’m going to be feeling a baby kicking in my belly. And giving birth in less than nine months? I know I said I wanted it, but to have it happen - and then there’s the wedding!”

He calmed her well, as he was so good at. “My love, we’ll move up the date. It will still be a lavish, perfect wedding, and you will still have a dress to show off your fine body before it swells. Mind, I’m rather looking forward to seeing you with a pregnant belly. It makes me feel . . . manly.”

She snorted. “I bet it does. Maybe I would have felt the same way, if I were ever going to be a father. Instead I’m going to have a huge round stomach and even bigger tits full of milk! You better give me all the massages I ask for.”

“All of them and more,” he said, kissing her neck tenderly. “I will shower you with so much love and affection you’ll think you had diabetes.”

“Stop! Stop making me want this!” she giggled.

It was all as he said. Brad had a talent in making things happen. The wedding was moved up. While Tammy had to endure morning sickness, sore and swollen boobs, and the early stirrings of growth within her - a remarkable and gruelling experience to say the least - he made sure that a team of wedding planners made exactly the kind of lavish beach

matrimony and holiday vista reception they wanted, all at a privately rented area in Fiji. She was immensely grateful, particularly since she was paranoid about becoming noticeably pregnant by the time she walked down the aisle - after all, her chest had already gone up a full cup size (not that Brad was complaining, the lovable lech!)

The only thing that remained was revealing herself to her family, first of all her sister Anna. The meeting had to be carefully arranged, and so it was made as if Anna won a trip to Fiji independently (something Brad was more than happy to arrange). To her poor sister's shock, the busty MILF of a woman who was discussing the nature of her prize was the one breaking the news that she was actually Tanner Belvald, now Tammy Belvald, and soon to be Tammy Whitlock. It had taken evidence, a scientist and doctor on hand, as well as not only photos of Tammy's transformation but personal anecdotes, but in the end Anna believed her.

"Holy shit, this is . . . oh my God, Tanner. Are you sure that's still you?"

"It is," she said, a little teary eyed. "And I'm happy Anna, I truly am. I finally have someone I love, and I'm not alone anymore."

"You don't have to worry about money either!" Anna laughed.

Tammy giggled. "Well, I don't love him for *that*, but it doesn't *hurt* either."

"Worth having those big jugs?" she teased.

"God, don't even get me started. He likes his women curvy."

"I can see that!" she said, astonished. "How did my brother end up with a much bigger chest than me? I'd be jealous if they weren't so big! How do you not topple forward?"

"Well, my big ass gives me some counterweight. And I've had plenty of practice, in all things female, in fact."

Her sister leaned back, astonished. "I just can't believe you've come back into my life like this. I can't believe it. But you're so happy. And as a woman in her late thirties."

"You're the little sibling now," Tammy joked.

"Nah, you'll always be my little brother. Er, sister. That'll take some getting used to. I guess you really must have fallen hard to come to love that body. Mind you, you're not exactly hiding it."

Tammy blushed. She was wearing a quite low-cut dress, as was her style. "Well, to be fair. They've gotten a lot bigger in the last eight weeks," she said. She left the implication hanging in the air, and after a few seconds, Anna's eyes widened.

"No!"

Tammy nodded demurely, a little rosy cheeked. "Uh-huh. Eight weeks today, in fact."

"Holy fuck! I don't care how rich or elite you are now, our babies are going on playdates! They're only two years apart!"

Tammy beamed, and embraced her sister. Her parents were a harder bargain, but then it was either they attend and accept her new life, expectant grandchild and all, or be rid of her. After some cajoling from Mom, his Dad agreed.

And so the wedding happened. It was lavish, ludicrously so, with hundreds of guests, most of which were connected to Bradley in some way, others of which were prestige members of society, some of whom were Tammy's favourite actors who were flown in on favours. Only a few were Tammy's family, and even then only those closest to her. Anna was a beautiful maid of honour at her side, while she wore a tight white wedding dress that was appropriately modest and yet still offered an enticing peek at her impressive cleavage and roudure backside. It wasn't scandalous, but it certainly showed her off, and she was more than happy to finally get something out of her enhanced pregnancy curves before she started to show. And besides, her groom was having his wildest dreams come true. She didn't want to disappoint him.

He didn't disappoint her either, looking rugged and manly with a slight beard and perfect dark suit that emphasised his power. She practically shivered in delight standing opposite him, unable to believe she was actually getting married, and as the bride no less! And yet there was something special about being the bride, even if unbeknownst to most of the guests, it was technically a shotgun wedding. She gave her husband-to-be a wink as the ceremony started, thrusting out her chest subtly in a way that teased him.

"You look radiant," he whispered to her.

"I know," she said with a smirk. "You can thank me later."

"Oh, I will. You can bet."

"I can't believe I'm becoming your wife. Anyone's wife. How weird is that?"

"But you are happy."

"Unbelievably happy."

But then they had to be silent, because the ceremony started, and the officiant had them give their vows. Tammy decided not to write her own, and neither did Brad. Both of them knew her true nature, and it seemed best to not allude to it. They knew how special each were, and more than anything they were happy to repeat the words that came not long after the prompting.

"I do.

"I do," Tammy said, unexpected tears in her eyes.

And with the signing, she was officially Tammy Whitlock, having adopted the legal identity in full. She had a roaring reception, and danced with Brad and many others, but after a time she grew exhausted, and she and Brad retreated to their room after farewelling the party. They made passionate love, and fell asleep in each other's arms, as man and wife for the first time.

They had an exotic honeymoon, of course. While Fiji was their destination wedding, the resorts of Mexico were among the most exorbitantly rich and prestigious of them all. For a full, utterly indulgent month, Tammy and Brad stayed along the Mexican coast, swimming together, enjoying beaches and hot baths and massages together. And, of course, having wild amounts of sex. Tammy had thought she was passionate as a regular woman, but her pregnancy hormones were in full gear, and she had demands of Brad constantly. As thanks for meeting her endless needs, she gave him his first blowjob, even swallowing his seed with a moan. She liked the feeling and taste and even power of the action so much that she did it again and again, much to her husband's evident joy.

In fact, they stayed so long, even indulging in sex on the beach, that by the time they were readying to head back to their regular estate, Tammy's belly was already beginning to balloon out. Feeling the slow expansion of life within her made it all feel much more real, and Brad couldn't keep his hands off her stomach, or his lips for that matter. She started to actually enjoy dressing to show off her pregnancy, even wearing bikinis that showed it in full as she advanced into her second trimester. When little Abigail began kicking for the first time, she practically exploded into tears. As a man, she could never imagine such a miracle, but now to feel life actually develop within her, it made her feel like the goddess Brad always believed her to be.

As the months passed, and her morning sickness and tiredness became little more than a memory, she actually began to truly enjoy her pregnancy. It wasn't just the lavish attention her husband heaped upon her, or the feeling of life within her that she already cherished so dearly. No, it was also the fact that she began to love the changes to her body: her swelling belly, and her enlarged breasts and rounder backside. Her libido became even stronger, and Brad loved to hold her round mound while they went at it. She loved caressing her belly, and wearing tight dresses that showed off her rounded dome. With her increased boob size, it also gave an excuse to get lovely new bras, as well as maternity outfits to drive Brad wild.

Eventually, all good things had to come to an end, however . . . and lead to even better things. By her ninth month she was much more tired - she was now thirty nine, after all, and pregnant to boot - and ready to give birth. She wanted to meet her little daughter.

"I just want to see her little face," she said to Brad one evening, curled up against him on the beach as he rubbed her naked belly lovingly. "Birth scares me, and still feels weird even now that I accept being a woman. But I want our little child so much."

"Me too, my love," he said, kissing her stomach, "me too. You're going to be a magnificent mother."

And after a long sixteen hours of labor, and a lot of pushing and pushing and screaming and grunting and more pushing, little Abigail was finally born. Brad was by her side the whole time, and the two parents welcomed their first child into the world.

“And that’s how you came to be, my little one,” she said in the present, switching Abbie to her other breast. She sighed again as her daughter fed. Breastfeeding truly was one of the most beautiful sensations in the world. She was working hard to get her figure back, and to continue being a wonderful housewife to Brad, but for now being a mother was her first priority, and frankly she felt she was doing just fine.

The only thing was, Brad was already talking about another one.

“Men!” she said out loud at the thought of it. “I can’t believe I used to be one of them.”

Still, as she held her little one, admiring her beautiful face, and reflecting on all she’d changed from and become, she couldn’t help but wonder at the thought of giving him another child in a year or so. After all, she wasn’t getting any younger.

And goodness knows, she’d become exactly the kind of woman he worshipped. He may be the billionaire industrialist, but Tanner Belvald had become Tammy Whitlock, the woman behind the man. The one who with her looks and her charm could wind him around her finger in the most loving, lustful way possible.

She wouldn’t swap out that life for all the world.

The End