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Everyday Scenarios

and sensible solutions

Preserve Protect Simplify

Everyday Scenarios

I love my job, and I can't imagine doing anything else—right now. But when I do retire, I want the resources to make that fun, too.

“If it's true that time passes fast when you're having fun, I must be having a ball.” Kate observed with a grin. “But I don't want to be so in-the-moment that time gets away from me. I need an intelligent strategy for retirement, because—believe me—I have big plans for those years, too.”

We didn't doubt it at all. When Kate makes a point it's impossible not to be convinced—a key factor in a dynamic career track marked by rapid promotion. Brilliant, imaginative, and contagiously enthusiastic, Kate and marketing are a perfect fit. Still in her thirties, her future with her corporate employer appears virtually limitless.

“On the other hand,” Kate cautions, “all that could change in a heartbeat.” Her brother's sudden death some months ago had been her wake-up call about life's uncertainties. “So, here I am. Great salary. A substantial 401(k). Generous stock options. Even a few random investments. Everything, you might say, except—a plan.”

Planning, as Kate—who never skimps on research—already knew, is one of our specialties. And because of our independent structure—with no vested interest in any product or service—we have the scope to look at broad financial situations, rather than selling a solution to just one part.

An in-depth financial review helped us identify—and integrate—Kate's assets *and* aspirations into a coherent and effective strategy. How, for instance, should Kate's significant stock options come into play in creating the mix of investments that makes the most sense? Should she exercise them now? Or use that capital instead to further diversify her holdings? Something for Kate to consider.

She also wanted to invest a substantial insurance settlement from her brother's estate. We recommended re-structuring her portfolio with a bond component targeting her earliest retirement date, with the rest invested for growth and a rising income.

Then there was the matter of her mother's future care. As the only surviving child, that might someday be Kate's responsibility. “Mom would hoot if she heard this; there's never been a more competent, independent, soul. Still, the time *might* come . . .” In case it did, we reviewed long-term housing and care options for her mother in light of the resources Kate might expect to have. And while we were on the subject, we asked what provision Kate had made for her mother in her will.

“Will?” said Kate, already looking up her attorney's number. “You guys don't miss a thing, do you?” Then, with a marketer's gleam in her eye, “Are people aware of *everything* you offer your clients?”

“We're working on that,” we told her.

In the interests of client confidentiality—which we take very seriously, Kate is a composite example. The services described, however, are real, and represent just some of the ways we help clients preserve, manage and transfer wealth.