

## The Retirement Dilemma – will I have enough money?

### Sample Scenario

50

Years old

\$350<sub>k</sub>


Combined salary

\$1M

Total net worth

## Overview

I first met Mary and Harry Client when they were in their 50's. At the time, they had a combined salary of \$350,000 and a total net worth of approximately \$1 million. They were very concerned about inflation, health care costs, taxes and whether they would be able to maintain their lifestyle into retirement.



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#### Step 1

Meet to understand more about Mary and Harry as individuals; their lifestyle, priorities and dreams

#### Step 2

We work together to develop a comprehensive picture of their current financial situation

#### Step 3

Look at future scenarios in retirement based on different economic assumptions

#### Step 4

Design an appropriate investment plan to help support their retirement goals

## My Approach

By inputting data on Mary and Harry's sources of income, expenses, and time in retirement into my firm's planning tools, we were able to assess their future financial picture and identify possible income gaps. Their financial situation seemed to be healthy; however, we felt they needed a more disciplined approach to saving and an investment plan that included a range of tax-sensitive investment strategies coupled with insurance solutions (where applicable).



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## Sample Scenario



Build your nest egg  
at a faster rate



Instill confidence



Understand your  
needs

## Benefits of working with us

By changing their savings patterns slightly and considering the after-tax consequences of different investment choices, Mary and Harry started to build their nest egg at a faster rate. I believe that as they get closer to retirement, they are much more confident they will have the income stream needed to enjoy their next stage of life. Their advice to an investor; create an investment plan to understand your needs and keep you on target, and discuss the many advantages of tax-sensitive investing with a professional in the retirement strategies field.

*Mary and Harry are not actual clients but they have similar stories to many of the families that work with us. This case study was used for illustrative purposes only.*



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