

# Meet Betty and Bob

Betty and Bob became clients at RiverKeeper Wealth Management in 1987. When we met them, they were beginning to shift their focus and financial priorities to retirement planning. With this shift came some uncertainty and concern – they wanted to be able to pass some of their wealth on to the next generations but were concerned that, as is, they may outlive their retirement savings. We helped them clearly define their goals for the future:

## Goals

### A sustainable retirement

Create a plan that would help them to sustain their chosen lifestyle in retirement and take into account market volatility.

### Funding education

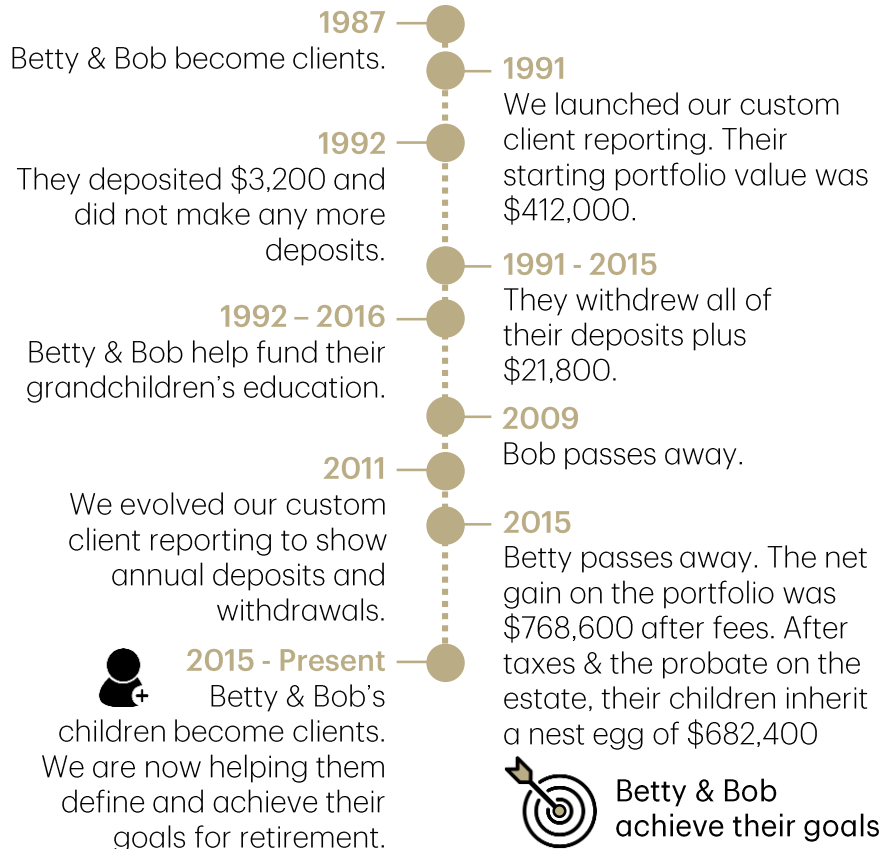
Education was important to their family values and they wanted to be able to help fund the education of their 5 growing grandchildren.

### Leaving an inheritance

They cherished their 2 children and wanted to be able to leave a nest egg for them when they passed away.

**Each client is truly unique.** At the onset of our relationship we invest the time to get to know them and what they would like to achieve now and in the future. We work with our clients to determine what they need to achieve their goals and help create a plan that sets them on the right path to do so. Our custom reporting helps motivate clients to adhere to the plan because it shows them how they are tracking towards their goals each step of the way. Should their circumstances evolve, so will their plan.

## The history of Betty and Bob



“Wealth is like a river, it deepens and widens as it flows.”



Betty & Bob achieve their goals



# What they earned since becoming clients

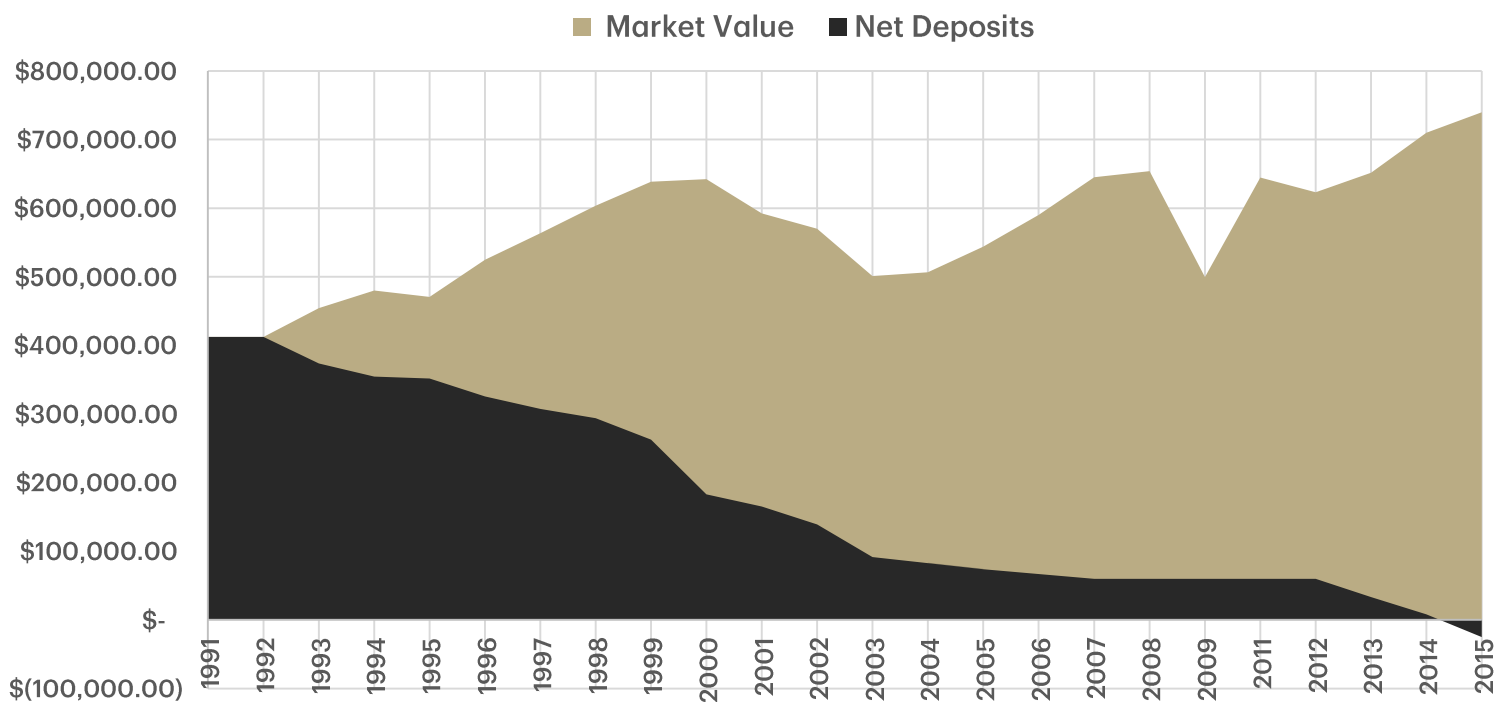


Illustration purposes only.

Portfolio history since inception	
Market value	\$746,800
Net deposit	-\$21,800
<b>Overall gain</b>	<b>\$766,600</b>

The last 10 years			
<b>2015</b>	5.30%	<b>2010</b>	8.29%
<b>2014</b>	8.01%	<b>2009</b>	19.17%
<b>2013</b>	13.67%	<b>2008</b>	-23.61%
<b>2012</b>	4.52%	<b>2007</b>	2.42%
<b>2011</b>	-3.32%	<b>2006</b>	10.65%

## For more information, contact RiverKeeper Wealth Management

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