

Financial Strategy Case Study

The Wealth Creation Phase: Building a Sound Financial Future

The Problem

John and Jane are happily married with three children. John is a highly compensated executive and Jane is a medical technician. They have a six-figure combined family income. Despite the fact that they each have a company retirement plan, they have no idea if they are on track to retire by age 60 (their desire). They know they spend a lot of money on insurance, but they don't know if they have the right kinds or right amounts and they just do what the agent tells them. As their income grows, taxes are a bigger and bigger problem each year. They wonder if they'll have enough money to send their children to the college of their choice. John and Jane know the importance of wise investing to the security of their financial future, but investments have always been a confusing, time consuming and frustrating topic at their house.

In addition to all of the above is the nagging feeling that there are many lost opportunities they are missing out on because they do not have a comprehensive plan.

The Solution

Working with a properly trained financial advisor to develop and implement a personal financial strategy, John and Jane accomplish the following:

- Define John and Jane's goals and objectives.
- Determine the "effectiveness rate" of their present plan.
- Work with a macro-economic financial model to improve the effectiveness rate of their plan, increasing both the benefits and money supply of their plan.
- Lower their taxes.
- Reduce their insurance costs.
- Enable John and Jane to be debt free.
- Lower the risk on their investments, while improving their returns over time.
- Implement a financial cost recovery strategy.
- Improve John and Jane's present financial plan results.

You Can Benefit Most If . . .

- You love your family.
- You are serious about your future.
- You are able to commit \$1,000 a month or more towards your financial future.
- You are looking for a long-term relationship with a financial advisor seeking to achieve results for you comparable to those enumerated above.