



Comfortably Planning for College and Retirement

We often work with successful families who have done a good job saving and want to send their children to college debt-free but also enjoy a comfortable retirement. They're not entirely certain if their self-directed investment programs will help them achieve their goals.

We met the Wilson family through an existing client who shared a similar set of concerns. John and Susan Wilson were in their late 40s, raising three children aged 8, 12, and 14. John was a junior executive at a leading tech company who earned a good salary plus stock options; Susan worked part-time as a physician's assistant.

While they had demonstrated a strong track record of saving, they sought our assistance with developing a comprehensive financial plan and managing their investments. John, in particular, felt that they've had too much cash on hand and could not dedicate the necessary time to managing the family investments in a way that minimized risk while maximizing overall return. He and Susan also felt as though they were not maximizing their overall retirement strategy.

Our approach

Our work with the Wilsons involved the following steps:

1. Developed a full-scale financial plan that incorporated multiple scenarios (education expense, retirement ages, exercising of options) and also forecasted cash sources/uses and net worth through age 90
2. Established overall asset allocation and investment selections; as part of the process, reviewed investment accounts for all family members
3. Educated both clients on risk tolerance, fund selection, average return, and volatility of returns



4. Advised them on asset allocation choices for the children's 529 accounts
5. Provided ongoing wealth advisor services, including a Roth IRA conversion and a cost/benefit analysis for a mortgage on a new home

Benefits of working with us

The Wilsons can now focus on their family and careers with the confidence that they are making good financial decisions about their future. Knowing that they have a well-thought-out financial plan and investment program in place, they can view market gyrations and the economic climate with less emotion.

The Wilson family is not an actual client. However, their story is similar to the experiences of some clients that work with us. Their story is used for illustrative purposes only.