

# CLIENT STORY - DAVID AND SUSAN:

## *From “Are We Missing Something?” to “We Can Do This Now”*

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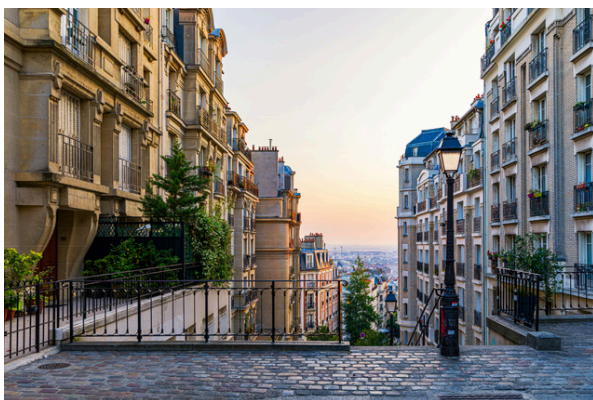
**David and Susan didn’t come to us because something was broken. In fact, on the surface, they were doing just fine.**

David was 71 and still working, by choice, not necessity. He loved what he did. Susan, 60, had stepped away from her career as an artist and baker and was now enjoying a quieter, more flexible pace of life. They were healthy, financially responsible, and living in a condo near the ocean in Southern California.

But underneath that, there was a question they couldn’t quite answer:

Are we actually in a position to live the life we’ve been talking about... or are we guessing?

Their vision was clear and a little ambitious. They wanted to own homes in a few of the places they loved most: Mexico City, to stay close to family; Boston, for the energy and history; and somewhere in France, Lyon or Paris, for



the culture and experience. Not grand homes, just comfortable places they could truly live in. If possible, they also wanted to keep their California condo.

The dream wasn’t vague. What wasn’t clear was whether it was realistic, whether they were closer than they thought, or further away than they realized. Could David retire now, or did

he need to work another four or five years? Did they have enough, or were they about to stretch too far? That uncertainty is what brought them in.

## Starting with a Conversation

We were introduced through WealthRamp and began with a simple Teams call. No spreadsheets. Just a conversation.

We wanted to understand what they were really trying to experience. They walked us through their vision—travel, living in different places throughout the year, and staying connected to family in Mexico.

Then we talked about what they weren't sure about. That's always where real planning begins.

A couple of days later, we walked them through what a plan would actually look like—the deliverables—using a sample plan built around a situation very similar to theirs. Not their plan yet, but a clear picture of what theirs could become.



For the first time, they could see how all the moving parts fit together.

What happens if we do this? What changes if we do that? The cause and effect they had been trying to sort through on their own but couldn't quite get their arms around. It had all been running in circles in their minds.

Now they could visualize it. They could see how it could be organized, how it could become understandable. For the first time, they could see a clear path, a roadmap they could actually follow.

And that's when everything changed. You could feel it in their body language, in their tone, in the energy of the conversation. What had felt uncertain suddenly became clear.

**They saw what was possible and said, “Yes—let’s do this.”  
That’s when they hired us, and we began building their plan together.**

## What We Discovered Together

On paper, they had done a lot right. Most of their wealth was in retirement accounts, along with solid cash reserves, some assets in euros, and a home with meaningful equity.

But once we began structuring their goals, a few things became clear.

Buying homes in multiple countries sounds exciting, but it comes with layers—taxes, currency risk, property rules, visa requirements, healthcare, and long-term care across borders. More importantly, it ties up capital.

To make those purchases, they would likely need to withdraw funds from their retirement accounts, triggering taxes and shrinking the very assets designed to generate their income. In simple terms, they would be taking the engine that supports their lifestyle and locking a meaningful part of it into assets that



don't produce income, don't adjust easily, and limit their flexibility. Liquidity wouldn't just decline—it would become a constraint.

We also spent time talking about something less obvious, but just as important—time itself. After more than three decades of doing this work, we've seen a consistent pattern: somewhere in the early 80s, even for those who are healthy and energetic, travel starts to feel different. Trips take more out of you. Recovery takes longer. What once felt easy begins to require more effort.

David was 71 and considering working another four or five years to feel more financially comfortable. As we worked through the plan, you could see it shift. This wasn't just about having enough—it was about not waiting too long to live the life they had been talking about for years.

**The question shifted from “When can we afford to start living the life we’ve been working toward?” to “If we can do it, why not start now?”**

## The Shift

We stepped back and asked a simpler question: What are you really trying to experience?

It wasn't ownership. It was freedom, flexibility, and time together. That changed everything.

Instead of buying homes, we explored renting high-quality, furnished residences for six months to a year at a time. No large capital outlays. No tying up income-producing assets. No long-term commitments. No need to buy or sell furniture for each place. Just the ability to live, explore, and enjoy life.

When we ran the plan that way, the answer became clear. David didn't need to work another five years. **He could retire now.**



## What Changed

By the end of the process, the numbers mattered—but that wasn't all. What mattered was clarity.

They now understood how to make Social Security decisions that protected Susan over the long term. They had a plan for managing assets across currencies, and a framework that addressed healthcare, long-term care, and estate considerations tied to living abroad. And most importantly, they had confidence.

We stress-tested the plan from every angle—throwing the kitchen sink at it: conservative market returns, higher inflation, sequence-of-returns risk, long-term care events, potential cuts to Social Security, and higher-than-expected spending.

Through it all, the plan held up with a high probability of success, defined simply as this: they could live the life they wanted without running out of money, even when things didn't go exactly as planned.

**The question shifted from “Are we going to be okay?” to something very different: “Where do we want to go first?”**

## The Outcome

David and Susan didn't just get a financial plan. They got permission, backed by evidence, to start living the life they had been putting off.

This process took about six months, a true collaboration. We went back and forth, refining assumptions as new ideas surfaced and building multiple "what if" scenarios along the way.

Over time, it became more than numbers. My team and I got to know David and Susan at a deeper, more personal level—how they thought, what mattered to them, what excited them, and what quietly concerned them. This kind of work is personal. They were opening up their lives, their goals, their dreams, and everything they had worked so hard to build financially. That takes trust, and it's not something we take lightly.

Because of that—and because of the trust they developed in our work, our analysis, and the recommendations guiding their plans, they became comfortable making decisions they once hesitated to make. Life-changing decisions, made with confidence and a real sense of peace of mind.

After 34 years of doing this work, that's still the most rewarding part. Helping people see they don't have to wait, that the life they've been thinking about isn't someday, it's available to them now.

When that finally clicks, when uncertainty lifts and is replaced with confidence, direction, and a sense of control, everything changes.

**Decisions become easier, doubt fades, and life starts moving forward again.**

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*Scott S. Van Den Berg*

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- [David Lloyd, CFP®, CTFA, Director of Wealth Planning](#)
- [John Dixon, CFP®, CPFA, EA, Senior Wealth Advisor](#)
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