

The following story is hypothetical and does not represent any actual experiences of ISI clients.

Mike and Laura

A couple in their early fifties, knew time was quickly passing by and that their retirement could soon be around the corner. They hoped it was, but they weren't certain and decided it was time to stop procrastinating and take action. Having previously worked with a national brokerage firm for the management of their investment assets, they knew they wanted to work with an experienced, independent, fee-only advisor. Attracted to Tim Decker's "Sleep-Well-at-Night Investor" approach, they choose to work with ISI Financial Group to get answers to their retirement questions and take the necessary steps to secure their retirement. These questions included wanting to know when they could retire and how much they could withdrawal from their assets without the worry of depleting them during their lifetime.

At their first meeting with ISI Financial Group, Tim listened to their questions about retirement. He also asked them questions about their goals and aspirations for retirement. Mike and Laura shared with him their desire to be able to travel internationally. Their grown children would eventually marry and have children. They wanted to be able to have plenty of time for their future grandchildren.

In subsequent meetings, Tim helped them develop a cash flow and net worth statement. He also reviewed their current portfolio and identified their tolerance for risk. The financial planning process culminated in a blueprint for Mike and Laura that when implemented over the coming ten years could possibly allow them to retire by a certain date. This blueprint was used to build a master allocation of their assets including IRAs, bank accounts, 401(k) plans, and Social Security and pension income in a way that minimized their tax liability.

Working with Tim Decker and his staff, they were able to identify that they could potentially retire when Mike reached the age of 62 and determined how much they could withdraw annually, taking into account future taxes and inflation.

Tim also counseled them on the pros and cons of the four different options Mike had with his pension. After helping them weigh their pension options, Mike and Laura made a decision about Mike's pension, now understanding its benefits and how it complimented their master portfolio.

ISI Financial Group implemented the master portfolio that included investments in 10-14 globally diverse asset classes.

Through the years, Tim Decker met with Laura and Mike on a regular basis to monitor their portfolio's performance relative to their goals, and throughout the year, rebalanced their portfolio when needed.

The good news is that Mike and Laura understood the importance of sound financial planning and took the time and effort to commit to it. This allowed them to retire when Mike turned 62 despite the bear markets of 2002 and 2007-2008. They accomplished this because Tim helped them in the planning process to anticipate the inevitable bear markets that take place. Over the years, this disciplined approach and strategy has allowed them to sleep well at night secure in the knowledge that they could reach their financial goals. Most importantly, today they are free to spend time on the important areas of their life, which include each other, travel, and plenty of time with their family and grandchildren.

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