

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

George and Mary

George and Mary retired several years ago. Over the years before and after retirement, George had enjoyed following the financial markets and reading financial publications to help him pick investments for his and Mary's investment portfolios. As time went on, however, George realized he was managing their nest egg in an economic climate with increasing volatility. His do-it-yourself approach, while satisfying, was getting old. It also hadn't produced the returns he and Mary expected or needed.

About the same time, Mary, who never had much interest in their financial affairs confided that she had great concern about her ability to handle their finances if George suddenly became incapacitated or died. She wasn't confident in her ability to manage their financial affairs on her own.

George had read Tim's book, "The Sleep-Well-At-Night Investor," and both George and Mary had listened regularly to Tim's radio show, "Financial Freedom," on Saturday afternoons. They also had heard from friends who were clients of Tim's that he applies the same "Sleep-Well-At-Night Investor" approach to the management of his own investment portfolio. When they realized that it was time to hire someone, ISI Financial Group was, for them, a logical choice.

Tim started the planning process by listening to their concerns about how to ensure that their nest egg would outlive the two of them. Mary also expressed her concern about managing their finances if anything were to happen to George.

In subsequent meetings, Tim developed a cash flow and net worth statement for them. He also reviewed their current portfolio and identified their tolerance for risk. The financial planning process culminated in a blueprint for the couple that helped them understand how much they could withdraw annually taking into account future taxes and inflation. 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. This provided George and Mary peace of mind that they wouldn't necessarily outlive their nest egg.

ISI Financial Group assisted them in the implementation of a master portfolio of globally diversified investments in 10-14 asset classes.

Part of the financial planning process with George and Mary included assistance with estate planning. They are very close to their children and grandchildren. They told Tim they wanted to plan to leave assets to their children to help with the education of their grandchildren. Tim helped them develop an estate plan that would provide for the passing of assets from one generation to the next in the most tax efficient manner.

Throughout the year, the staff at ISI Financial Group monitors George and Mary's portfolio and rebalances it as needed so it stays aligned with the master allocation. Each year, George and Mary sit down with Tim to review their goals and discuss any circumstances that might warrant a change to their blueprint.

George and Mary now sleep well at night knowing that their investment portfolio allows them to receive the monthly income they need to cover their expenses. Mary is spending more time with George discussing their financial affairs. And, both of them have increased peace of mind knowing that ISI Financial Group will be available to help Mary with her financial affairs if needed in George's absence.

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