

CLIENT STORIES

# Noah & Allie

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I want to share with you the story of Noah (57) and Allie (55). Recently, they were introduced to me from our mutual connection and current client, Fin.

Noah is the classic southern white-collar attorney.

Immediately, I connected with Noah and Allie as they had a beautiful vision for this next chapter in life.

They described the beauty, peace, and tranquility of finding a relaxing mountain home.

Noah was an avid lover of music who enjoyed traveling to hike at new places throughout the Carolinas.

They spoke so eloquently about this next chapter of their life; you could close your eyes and picture yourself on their front porch overlooking the mountains as Noah strummed his guitar as I sipped my glass of ice-cold sweet tea while the sun gently glistened upon my face.

As vivid as this picture is to them, they had no plan to get there.

For me, one poignant moment of our initial conversation was when I asked the question, “when would you like to be financially independent where you would no longer have to work, but could live out this vision of music, mountains, and hiking?”

Allie answered without hesitation, “immediately!”

My follow-up question, “how much money do you need to fund your plan?”

They didn’t know.

Next question, “how long do you think it will be until you can realistically fund this plan?”

Noah answered, “I would suppose about a decade.”

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# Noah & Allie continued

## Here is the beauty of their situation.

They should be able to retire comfortably within five years. **They may have worked five additional years before living out this beautiful dream.**

Noah & Allie have been avid savers. They had invested well. They just needed someone to coordinate a plan and tie up a few loose ends.

Based upon a few agreed upon assumptions, I took them through a defined process.

Noah & Allie now know how much they need to invest every month between now and retirement. They know how much to allocate to each account (Taxable, Tax-Deferred, and Tax-Free). Finally, they know how each will be invested between stocks, bonds, and cash.

This is a classic example of turning a B+ into an A+.

## The Big Takeaway

Create a vision and dream for what your best life might look like. Create a plan that gives you the best chance to fund that dream and protect against the barbarians that might come and attack your best life.

My favorite part of being a financial planner is building a plan based upon your dreams, goals, and aspirations.

Progress towards your dreams is a lot more important than focusing on rates of return compared to an arbitrary index.



If you or someone you're close to could use help aligning their finances and establishing a financial plan, please reach out to us, we're accepting new clients and eager to help.

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