Working Professional Case Study

Profile	Tom and Anna Mason (age 52 and 53)
Occupation	Commercial Builder; Nurse
Residence	Florham Park, NJ
Family	3 children (two in high school; one in college)
Liquid Net Worth	$750,000
Total Net Worth	$1.9M

Situation

Between family life and managing their careers, Tom and Anna have accumulated some assets for retirement without much planning. They have a few accounts at a discount brokerage firm and several IRAs from previous employers. They aren't really monitoring these investments and don't have a sense of how they are performing or what they are paying in fees. They need a Financial Planner to act as their "quarterback" and develop a cohesive approach to manage their somewhat "scattered" assets.

Challenge	The GenWealth Solution
What am I earning on my investments? How much risk do I have in my portfolio? Will I have enough to retire?	◊ Analyze current portfolio statements and provide summary of performance ◊ Analyze risk of current investments (The GenWealth Group determined it is too high for the couple's current tolerance) ◊ Propose re-allocation and consolidation of assets to help meet performance goals and better portfolio oversight ◊ Reduce redundant investment fees ◊ Provide anticipated retirement projection for both Tom and Anna setting proposed retirement date and anticipated income in retirement
What should we be spending/saving monthly to ensure a timely path to retirement?	◊ Provide household budgeting tools ◊ Counsel on monthly expense limits ◊ Develop personal retirement projection timeline and investment targets
Do we have the right insurance to protect each other and our kids if we can no longer work?	◊ Refer to Estate Planning attorney (update Will, Living Will, POA) ◊ Evaluate and acquire needed insurance (Life Insurance, Long Term Care and Disability)

These are hypothetical cases and are not meant to demonstrate any specific client situation or outcome. Investments in securities markets involve risk, including loss of principal. No strategy assures success or protects against loss. Your results will vary. Case studies presented should not be interpreted as a guarantee of future performance or success.

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