

## Executive Case Study



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**Profile** John and Susan Thomas (age 63 and 61)  
**Occupation** Pharmaceutical Executive; Homemaker  
**Residence** Morristown, NJ and Hilton Head, SC (vacation)  
**Family** 2 adult children (both married)  
**Liquid Net Worth** \$4M  
**Total Net Worth** \$7M

### Situation

John is a senior executive who travels frequently on business. He and Susan enjoy golf and time at their vacation home. After many years of service to his company, John is contemplating retirement. However, the couple is unsure if they can sustain their current lifestyle in retirement. They need a financial advisor to guide them in this transition.

Challenge	GenWealth Solution
How much do I need to save for retirement?  How many more years do I have to work?	<ul style="list-style-type: none"> <li>◇ Assess John and Susan’s assets, liabilities, Estate Plan and insurance coverage</li> <li>◇ Develop a comprehensive retirement plan helping them to “know their number”</li> <li>◇ Set clear financial targets/timeline to retire</li> </ul>
How do I consolidate my various investment accounts?	<ul style="list-style-type: none"> <li>◇ Gather assets, diversify and re-structure portfolio seeking growth with protection</li> <li>◇ Consolidate assets and reduce duplicative advisory fees</li> </ul>
How do I diversify a portfolio heavy in company stock?	<ul style="list-style-type: none"> <li>◇ Work with John’s HR Dept. to value employee stock options</li> <li>◇ Convert restricted stock in tax-sensitive manner</li> </ul>
How do I encourage my spouse’s involvement in our investments?	<ul style="list-style-type: none"> <li>◇ Meet with Susan and deliver detailed education on family finances; set all future meetings to accommodate her schedule</li> </ul>
How do we get our Estate Plan in order?	<ul style="list-style-type: none"> <li>◇ Coordinate with specialized Estate Planning attorney; insure alignment with financial plan</li> </ul>
Do I have the right level of insurance coverage ?	<ul style="list-style-type: none"> <li>◇ Coordinate with insurance agent; secure umbrella policy protecting against personal loss</li> </ul>

*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.*