



Case Study | Have you lost trust in the system?

Kristin

Problem

Kristin is 28 and loves her career. She works for a large ad agency where they are training her in all aspects of the business. Her parents are in their early 60's, and she knows they are struggling with whether they will ever be able to retire. Kristin doesn't trust the "system" her parents used to save for retirement which consists primarily of 401k plans and brokerage accounts. Kristin is looking for alternatives and, although she has met with financial advisors, she hears the same story her parents heard. Her parents call it a "broken system."

Consequences

Kristin was automatically enrolled in her company's 401k plan. She doesn't really know anything about it and has no idea in what funds she should invest her money. If Kristin continues down this path, she will unknowingly and unnecessarily pay hundreds of thousands of dollars of taxes in retirement that could have easily been avoided.

Solution

Kristin learned about us from a friend and reached out. We met for a 90-minute strategy/education session where Kristin learned financial information she always thought was true, yet realized wasn't true. She learned why traditional financial planning is a "broken system," because storing money in a bunch of products doesn't build wealth. She was thrilled to learn about a capitalizing asset where her money will grow uninterrupted the rest of her life, and she can utilize her capital for other purchases and investments. Now Kristin feels empowered and in control of her wealth.

Tax Diversification Strategies