

# Case Examples: Building Your Wealth

Pursue Your Dreams with Financial Alternatives, Inc.

## MEETING YOUR NEEDS

Good planning is critical when building your wealth and experiencing major life events. The right team of advisors can help you evaluate the various options available to you to make wise choices.

For more than 20 years, our focus has been on providing integrated wealth management to successful individuals and families.

## INTEGRATED STRATEGIES

Growing families are confronted with a variety of ongoing financial decisions that affect long-term goals. Here are a few examples of how Financial Alternatives has worked closely with them to address an assortment of challenges:

The Planning Challenge	Result
<i>Job Change:</i> A mid-level executive worked as a highly compensated consultant between jobs.	We helped the client set up a retirement plan for his consulting business to defer almost all taxes on that income. We also addressed gaps in his insurance coverage and managed the rollover of his 401(k).
<i>Unexpected Inheritance:</i> A client received a large sum from an uncle. The couple had a two-year old baby boy.	We helped the client properly allocate the incoming investments, and plan for the tax impact from inherited IRA distributions. We also helped the couple address the new opportunities that the inheritance brought – which included college funding for their child.
<i>Costly Asset:</i> A couple continued to maintain a poorly performing rental property because they had already sunk so much money into it; and also kept it for sentimental reasons.	We evaluated the property and had them make a realistic outline of cash flows; we showed them how it affected their tax planning and retirement goals. This helped them make a difficult choice in a more informed and prompt manner.
<i>Marriage:</i> Having already established their own careers and financial habits, a newly married couple was concerned about bringing their financial lives together.	We conducted several meetings as an impartial voice on financial matters. This enabled them to effectively bring their financial houses together – while maintaining some autonomy at the same time.

The case examples above are for illustrative purposes only and are intended to demonstrate the capabilities of Financial Alternatives, Inc. They are not intended to serve as individualized legal, investment, accounting or other professional advice.