# *Case Examples: Making it Last*

Meet Your Retirement and Legacy Needs with Financial Alternatives, Inc.

**MEETING YOUR NEEDS**

Good planning is critical when you are either approaching or currently in retirement. 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**

Retirees and Pre-retirees 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 |
|---|---|
| *Sustainable Retirement:* A recently widowed client wanted to make sure she had an appropriate investment allocation and spending plan. | We created multi-year illustrations to show the possible outcomes given her various sources of income and expenses. We then worked alongside the client to redesign her investment portfolio to meet her income needs and willingness to take on risk. |
| *Retirement Package Options:* A client who was approaching retirement had various employer retirement options available. He could work longer, but given new family circumstances, he wanted to retire as soon as possible. | Having already worked with the client for years, we had already made multiple retirement projections. By taking into account his new priorities, we decided to help negotiate a very favorable lump sum distribution that not only met our client's needs but benefited the employer as well. |
| *Wealth Transfer:* A married couple had accumulated various residential properties over the years and had a hard time deciding how to fairly transfer ownership to their children – while limiting any cause for infighting or resentment. | We conducted several meetings to get help the client get a clear picture of what they wanted. Then by encouraging open family meetings and collaborating with a qualified estate planning attorney, we were able to set up a plan that will appropriately handle the future ownership and management of their properties. |