

# Case Examples: Securing Your Future

Leverage Your Time and Experience with Financial Alternatives, Inc.

## MEETING YOUR NEEDS

Good planning is critical when you have an established career and family life, but are unwilling or unable give your investments and financial plans the attention they require. 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

Executives 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>Stock Options and Awards:</i> A mid-level executive wanted to take full advantage of her stock compensation, but was confused by the assorted choices and the related tax and financial implications.	We worked with the client to clarify how the stock fit with her life goals. We illustrated the benefits and risks of leverage and hedging, the tax impact, and other issues involved with the choices she faced.
<i>Too Many Products and No Strategy:</i> A married couple accumulated several different annuities and life insurance policies over the years. These products were not managed after they were sold – and they did not serve a clear purpose that the client understood.	We helped evaluate the merits of each annuity and insurance policy; we showed how they fit into the clients' plans and what alternatives were available. Afterwards, we assisted the client with replacing and surrendering their expensive annuities; we also helped them fit their life insurance into a broader estate plan.
<i>Financial Sandwich:</i> One of three children, a highly compensated executive found himself caught between supporting his aging mother (living in another state) and ensuring his own family finances stayed on track. His other siblings could not provide financial support.	We worked with the client to set reasonable limits on the amount of support they could provide. We also found an advisor and estate attorney to ensure the mother was using all the benefits available in her state of residence. Having a third party also helped the three children work together more effectively.

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.