

Case Study
PROFESSIONAL

CLARITY. CONFIDENCE. STRUCTURE.



Rob and Marie Jensen are a married couple in their mid 40's with two children ages 12 and 15. Marie has worked with a large retail company and has recently been promoted to a senior account manager. Rob recently switched companies to take on a manager role for a mid-sized distribution company and received a significant pay raise. They both have set money aside in their company retirement plans and have put together a budget — which is all of the planning they have done to this point. They have several priorities such as saving for their children's college, paying off their mortgage and planning for retirement. However, trying to juggle it all has been a challenge. They are looking for advice on how to achieve a sense of balance, perspective and priority.

MAIN CONCERNS	HOW WE HELPED
1. Lacking a comprehensive plan and strategy	Developed a comprehensive plan and explored various different strategies and scenarios using our Envision® software.
2. Balancing competing priorities	Discussed their priorities and identified what was most important to them. This information was used to design, implement and monitor their comprehensive plan.
3. Accumulating investment assets outside of retirement accounts	Identified medium term goals and established an after tax saving strategy.
4. Developing a CPA and estate planning attorney relationship	Coordinated introductions to qualified professionals and provided preliminary information on effective engagement.
5. Obtaining proper and cost effective insurance	Analyzed their current insurance needs and obtained quotes from competing carriers to help get them effective protection.
6. Understanding new benefits from Rob's job and coordinating their plans	Reviewed both of their company benefit plans, implementing a "best of both" strategy. Rob's 401k from his previous employer was transferred into an IRA, helping to simplify their financial picture.

Let us know if we can be a sounding board or second opinion to anyone that's important to you. For further reading or more information visit our website at www.parrmcknightwmg.com

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