



Empowering a CEO in a Male-Dominated Industry



Our client, Nicole, is the CEO of a fourth-generation family business in a male-dominated field. She came to us married, with no budget, and earning a lower income than typical for a CEO. The business was almost sold within the first year of our collaboration. Nicole's goals included setting up socially responsible investments, mindful tax planning, leveraging current assets to pay down debt, and establishing retirement savings strategies. She also aimed to scale the business for potential acquisition or to acquire other companies.

Nicole and her husband Jeremy faced several challenges. They had small IRA balances, low hopes for retirement, and Jeremy's income was lower than Nicole's. Nicole had yet to see her parents retire, and the couple was underinsured and overpaying on whole life premiums while attempting to pay down credit cards. Their cash was in low-interest-bearing savings accounts, unable to outpace inflation. They had no tax-free wealth and no investment strategy.

Nicole hired WWG for 4D financial & business planning. We provided recommendations for both personal and business finances. For Nicole's IRAs, we set up a funding and IRA Roth conversion strategy and recommended a savings strategy for her 401(k), including how to invest those funds. We advised surrendering one of her whole life policies, paying off credit card debt, and consolidating the rest of their consumer debt into a home equity line of credit. We replaced the high premium policy with a more affordable life insurance policy. By shifting low-yield cash assets to a high-yield savings account, Nicole quadrupled the return on these funds. We moved Nicole's investments to a socially responsible model, aligning with her core value of ethics. As Nicole's income increased, we recommended additional compensation packages for high-level management, including Nicole herself.

Client's name has been changed to protect their privacy.

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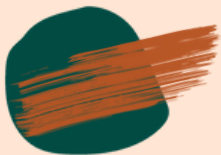


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WWG became a trusted advisor for Nicole's business, providing advice on ESOP liquidation, company tax status, and buying out her parents. Nicole's income increased significantly due to her leadership and contributions to the business's bottom line and organizational structure. She recruited and established an advisory board, improving processes and culture. With a financial success plan in place, Nicole could focus on her business without stressing about money. WWG also facilitated marital financial counseling to help her and Jeremy align financially. Nicole is now 100% debt-free except for their mortgage. They upsized their home, thanks to the financial flexibility from eliminating debt and building cash and investments. Nicole is working towards purchasing a lake home as an escape, recognizing her hard work and dedication.

Nicole is now projected to retire successfully at 65, a goal she once thought impossible. If the business gets bought out, she could potentially retire even sooner. Her business is well poised for acquisition, demonstrating the power of aligned financial and business planning. By focusing on Nicole's core values of relationships, stability, ethics, health, and happiness, we provided a holistic approach to her financial planning, ensuring both personal and professional success.



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