

LINDENBERG

It was the early 2000's, and he was professionally crushing it; a high-income sales success led to management. Pregnant with their first, she worked outside the home following a passion; serving a community foundation. Faith brought them together, but love allowed them to form a bond and build a beautiful family. In the early years, the growth in household income was almost meteoric, creating the complexities that you might expect: taxes, more taxes, where to save money that was coming in quickly, and how to invest properly for the family's future. At this level, company benefit programs were trivial within the scope of their planning priorities.

Engaging us as a couple, we were a team, communicating and crafting a vision of what life would become. He enjoys taking the lead regarding technical investment details, and she loves our planning sessions. Qualified financial counsel saved them time avoiding missteps early on; they sought accountability, confidence, and peace of mind in a sound financial strategy. The goals were big, yet even with some dreams of grandeur, they were all fully achievable based on the facts, so a strategic financial plan was set in motion. With minor adjustments, it ran like a quality timepiece for years, virtually on auto-pilot.

And then it happened. The credit crisis. Our friend's profession all but evaporated just as the family reached previously unimaginable income thresholds. Our financial planning approach shifted from a game of offense to one of defense, and it's good that we had the foresight to do a SWOT exercise during our routine progress meetings before it all hit the fan.

Outside of the strength of their marriage and love for raising their three children, their lives would experience an involuntary reset; they chose to relocate to a new home and a simpler life in a new state. Looking back, this family was fairly well prepared to weather the storm, even if it didn't feel comfortable in the moment.

He's a fighter, and this would become a learning experience and a character-builder. As she managed the homestead professionally, he would rise again, this time maintaining a more conservative position, tactfully maintaining greater control over his own results. It wouldn't be the meteoric growth in personal income they had experienced previously, but life would be better. Besides, a lot of the work we'd done early with investment plans allowed for tax-efficient access to capital when they needed it and they're still ahead of plan for their goals.

Benefits to our work:

- Through collaborative teamwork, communication, and coaching, the couple is in sync with finances with their shared vision of the future.

- What could have been an economic crisis for the household was averted because we diversified savings and strategies within the plan, giving them options when it mattered.
- Goals and expectations sometimes need to be reset because the future isn't predictable.
- Leveraging the talents of others through delegations can save time and amplify results.
- Never lose sight of where you stand economically or what matters most; always make decisions with money that align with your family's values.