



## Case Study: Guiding a Client to Early Retirement at 57

### The Challenge

In January 2022, our client came to us with a strong foundation: she had been diligently saving and contributing to her employer-sponsored retirement plan. As a long-term employee of the U.S. Postal Service, she was also eligible for a pension. However, with her entire career spent within one organization, she was unsure how to effectively structure her retirement. She wanted to ensure she was maximizing her resources to retire comfortably and confidently. Additionally, she wanted to determine how and if she could transition to working full-time in her side hustle, creating custom cards, which had been a passion project for years. She hoped to turn this small business into a sustainable source of income post-retirement, allowing her to maintain financial independence while doing something she loved.

### Client Profile

- Occupation: Postal Service Employee
- Client Goal: Retirement
- Objective: Retirement preparedness

### Our Approach

We worked closely with our client and her husband over the next three years to manage their retirement savings. Through comprehensive financial planning, we helped them implement key strategies to enhance their financial future:

- **SEP IRA for Additional Savings** – Since she had a side hustle creating custom cards, we identified her eligibility for a SEP IRA. This allowed her to set aside additional pre-tax income toward retirement savings, leveraging tax benefits she hadn't previously considered.
- **Disciplined Annual Contributions** – In total, between their Roth IRAs and SEP IRA, they contributed \$167,500 to their retirement accounts over three years.
- **Roth IRA Contributions** – We guided them in setting up and consistently contributing to their Roth IRAs annually, allowing them to benefit from tax-free growth and withdrawals in retirement.

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## The Outcome

Thanks to a well-structured financial plan and disciplined execution, our client will be retiring as our youngest retiree at the age of 57.

With her pension from the Postal Service providing a stable income, she will now have the financial flexibility to transition to a more fulfilling lifestyle:

- Working part-time on her small business, allowing her to stay engaged and creative.
- Enjoying the freedom to travel more frequently.
- Spending more quality time with friends and family.

## Long Term Financial impact

With the benefit of a pension and continued income from her business, she is in a strong position to delay taking distributions from her retirement accounts. Assuming an 8% annualized rate of return, the \$167,500 contributed to their Roth & SEP IRA accounts is projected to grow to approximately \$1.1 million by 2042, working towards long-term financial stability and wealth. This is a hypothetical example and is not representative of any specific investment. Your results may vary.

## The Power of a Plan

This case underscores the tremendous impact of working with a financial advisor. Beyond just investment management, we provided personalized strategies that allowed our client to take full advantage of tax-efficient savings vehicles, better positioning for a stronger financial future. By structuring a clear plan, optimizing contributions, and leveraging investment growth, we helped her work towards early retirement with confidence and independence.

**If you're wondering whether you're maximizing your retirement potential, let's talk. A personalized financial plan can make all the difference in pursuing the future you envision. Schedule time with us!**



This is a hypothetical situation based on real life examples. Names and circumstances have been changed. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investments or strategies may be appropriate for you, consult your advisor prior to investing.

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