

Client Stories

Frank & Martha



LEGACY
INVESTMENT SERVICES

Frank & Martha

Let me share the story of **Frank and Martha**, a couple who had worked hard their entire lives and raised two children. After decades of full-time jobs, they were ready to retire. When we first met, they asked, “How can we make retirement a reality?”

They were tired of the fast pace of city life—the small yard, the noise, and the crowded neighborhoods. Their dream was to move to the countryside, to a peaceful property where they could enjoy nature and a more relaxed lifestyle. Their home was a valuable asset, worth more than they had anticipated. Selling it would provide them with the funds to buy their dream property, debt-free. However, their financial situation wasn’t as comfortable as they hoped.

Their daughter had been frequently asking for financial help, including assistance with rent. Frank and Martha, wanting to support their child, found themselves sacrificing more and more. While they were happy to help, they were at risk of not being able to maintain the lifestyle they had envisioned for retirement.

We worked with them to restructure their finances. By setting up a guaranteed income stream, we gave them the stability they needed, independent of market fluctuations or economic uncertainties. Whether the stock market was up or down, their income remained secure. This ensured they could live comfortably, free from worries about political changes or inflation. We also discovered that they were fully invested in the market without any hedged equity, leaving them vulnerable to market volatility. Their portfolio was underperforming, and the fees associated with their investments were excessive given the returns. We worked together to restructure their investments, incorporating protective strategies that reduced risk while enhancing performance.

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Thanks to this plan, Frank and Martha were able to support their daughter without sacrificing their own dreams. They could now enjoy their countryside retreat with peace of mind, knowing their lifestyle was secure.

At Legacy Investment Services, we help clients like Frank and Martha build financial strategies that allow them to achieve their retirement goals and live the life they've worked so hard for—without sleepless nights worrying about their financial future.



If you or someone you know could benefit from financial guidance and creating a personalized plan, don't hesitate to contact us. We're currently welcoming new clients and are excited to help you achieve your financial goals.