Over the course of their 40+ years of marriage and successful careers, Bill and Paula had been diligently preparing for retirement. Bill had managed their investments himself for years, mostly through simple Vanguard index funds, and it had worked well enough.

Actually, getting to the doorstep of retirement felt different. "It's a bit of a daunting transition," Paula explains. "We're not big spenders, and we're not trying to buy a second home. But we both wanted assurance that we had been doing everything correctly to maintain our lifestyle." Even though Bill had done a good job managing their money, they wanted professional confirmation that they were on the right track.

Their search for the right advisor was extensive and deliberate. After disappointing experiences with larger "brand name" firms, they knew they wanted something different. "We didn't feel like they necessarily cared about us," Bill recalls. "We got caught in the cycle of being handed off to a new advisor every few years, and we never felt genuine rapport with those individuals."

So the hunt was on. "I spent a lot of hours doing research with the goal of finding an independent group," Bill says. "One that worked on a fee basis, not a commission basis."

What drew them to SWM wasn't flashy marketing or a sleek office. In fact, it was quite the opposite. "When we first met the team at SWM, the firm had just moved into their building. It wasn't super fancy," Bill remembers. "And there was no superficiality, no hard selling. They took a much more conversational approach to learning about us and understanding our goals. We felt reassured by that."

Now, several years into their relationship with SWM, Bill and Paula are sure they made the right choice. "We feel a personal connection with them," Paula says. "We know they are working in our best interests, and we've availed ourselves of many of their services."

Bill agrees. "We typically meet in person once a year to do a full review of our financial plan and investments. In between those meetings, they're responsive and always do what they say they are going to do. They'll sit and chat for a good long time if you want to, but they're very efficient."

For couples approaching retirement, Bill and Paula have some advice to share: "Take the time to find advisors who genuinely care about you as people, not just as account numbers," Paula suggests. "Interview several planners until you find the right fit. When you do, you'll know it—and the peace of mind is worth every penny."

Relationship to SWM: Clients since July 14, 2022

Compensation: This client received no compensation for this testimonial.

Conflicts of Interest: There are no material conflicts of interest.