

Client Stories

Mark and Lisa



LEGACY
INVESTMENT SERVICES

Client Stories



Laura & Kate

I'd like to share the story of **Mark (56) and Lisa (53)**, who were recently referred to me by our mutual connection and current client, Gerald.

Mark is a dedicated physician from the Midwest with a passion for life. From the moment we met, I felt a genuine connection with Mark and Lisa as they outlined their vision for the next chapter of their lives.

They spoke with excitement about their dream of finding a peaceful retreat in the Wisconsin countryside. Mark is an avid music lover who enjoys hiking the scenic trails throughout the area.

As they described this vision, I could easily picture relaxing on their porch, overlooking the serene landscape, with Mark strumming his guitar while I enjoyed a chilled glass of lemonade under the warm sun.

However, despite this vivid dream, they lacked a clear plan to get there.

During our initial conversation, I asked, "When would you like to be financially independent, free to embrace this vision of music and nature?" Without hesitation, Lisa replied, "As soon as possible!"

I followed up with, "How much money will you need to make this dream a reality?" They didn't have a specific amount in mind.

Next, I inquired, "How long do you think it will realistically take to fund this plan?" Mark estimated, "Probably around ten years."

Laura & Kate

The Path Forward

Here's the beauty of their situation.

With their dedicated approach to saving and investing, Mark and Lisa have positioned themselves to retire comfortably in just five years, rather than the ten they initially thought. They had been diligent in their savings but needed guidance to pull everything together and create a comprehensive plan.

By taking them through a structured planning process based on agreed-upon assumptions, we were able to clarify their financial goals. Mark and Lisa now know exactly how much they need to contribute each month leading up to retirement. They understand how to allocate their funds among different types of accounts—taxable, tax-deferred, and tax-free—and how to diversify their investments among stocks, bonds, and cash.

This is a perfect example of turning a good strategy into a great one.

The Big Takeaway

It's essential to create a clear vision of what your ideal life looks like. With a well-structured plan in place, you can maximize your chances of funding that dream while safeguarding it against potential setbacks.

One of my favorite aspects of being a financial planner is building a plan that reflects your dreams and aspirations.

Remember, making progress toward your goals is far more important than fixating on rates of return compared to arbitrary benchmarks.



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.