

Cruising the Mediterranean, adding a sun porch to the house, camping in her RV... for Chris, this is retirement done right. But it wasn't always this carefree. After losing her husband in 2014, none of these plans were a given.

Although Chris had always been the money manager in their household, becoming the sole decision-maker felt different. Heavier.

Enter the team at SWM. Chris' niece had previously worked with the firm and knew they could provide the unbiased advice and personalized service Chris needed. So, she moved a little of her money over to SWM as a test run. After her longtime advisor retired and passed her off to a new advisor whom she "just didn't feel comfortable with," Chris moved everything to SWM and never looked back.

These days, Chris works primarily with MK, and they've developed a genuine rapport. "I think it's important to have trust in the people who are handling your investments," Chris says. "I like how she reviews every aspect of my financial plan with me and is always available for questions and fine-tuning."

In fact, the SWM team helps Chris navigate everything from Social Security to tax-efficient withdrawals, working through exactly how much to take out each month so it all coordinates perfectly.

"I know they're watching my accounts closely," Chris says. "I can call them, or I can go online (using the eMoney platform) and look at my financial plan any time to see exactly where I'm at." She also appreciates meeting with MK for a yearly review of her plan. During those meetings, she sees more than just her current financial picture—she gets a view of overall market performance and how her plan is tracking toward her goals.

The result? Chris takes a special trip every other year, improves her home when she wants to, and enjoys retirement on her terms.

"Why go it alone when it comes to your finances?" Chris says. For peace of mind, "give it to an expert team."

**Relationship to SWM:** Client since April 10, 2017

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