



Tom & Nancy

Soon-to-Retire Lifetime Savers

AGE: Tom 65, Nancy 63

EMPLOYMENT: Tom is an engineer, Nancy is in sales.

FAMILY STATUS: Married for 35 years, three adult children, 1 grandchild.

HOMEOWNERSHIP: Own their home

ANNUAL HOUSEHOLD INCOME: \$215k

NET WORTH: \$1.7 MIL

INVESTABLE ASSETS: \$1.2 MIL

Married couple Tom and Nancy are nearing retirement and are in the final years of their careers. They have worked with a broker to accumulate their savings, but as retirement approaches, they realize they need a financial plan.

They know that planning for the next 30 to 40 years will be much more complicated than just stashing away money in their 401(k). The couple has always lived within their means, which has provided for a comfortable and secure life for their family.

Tom and Nancy want to live the same lifestyle in retirement as they do currently. They are looking for thoughtful financial strategies that apply to their specific situation. As they transition from their working careers to retirement, they want confidence that they will have enough money to last the rest of their lives.

PRIMARY FINANCIAL CONCERNS

1. Identifying the best age for each of them to retire, and how to make the best financial decisions leading up to retirement
2. Creating an investment portfolio that fits their specific risk, time horizon, and goals
3. How to make the best financial decisions to ensure their money lasts the rest of their lives


Canty
Financial Management

Phone: 518-885-3230

Email: info@cantyfinancial.com

Web: cantyfinancial.com