

Client Persona Guide: Planning for Financial Independence

Meet Mark and Linda:

Mark and Linda are in their late 50s to early 60s. After decades of hard work and raising a family, they're thinking less about *retirement* and more about *freedom* — the flexibility to work because they want to, travel more often, spend time with family, and pursue passions they've postponed.

They've built solid savings, but questions remain: *Are we truly ready to slow down? Will our money support the life we want — without feeling constrained or anxious about running out?*

Their Challenges:

- Transitioning from accumulation to distribution — understanding how their assets create income
- Balancing lifestyle goals with sustainable withdrawal rates
- Coordinating Social Security, pensions, and investment income for tax efficiency
- Preparing for healthcare and long-term care costs without derailing their plan
- Ensuring their estate and legacy plans are up to date for family peace of mind

How We Help:

- Build a financial independence roadmap that balances cash flow, security, and freedom
- Develop an income strategy blending taxable, tax-deferred, and tax-free accounts efficiently
- Coordinate Social Security timing and healthcare planning into one cohesive plan
- Stress-test their portfolio for different market and longevity scenarios
- Align their financial plan with lifestyle priorities — family, travel, philanthropy, or part-time work

The Result:

Mark and Linda now view this stage not as an ending, but as a transition into choice and purpose. They know exactly where their income will come from, how their assets will sustain their goals, and that they can enjoy life without constantly worrying about “what if.” Financial independence, to them, means peace of mind and the ability to live life on their terms.