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:

This strategy helps facilitate a transition into choice and purpose by knowing exactly where income will come from and how assets can help sustain goals. Thus, establishing a sustainable path toward financial independence.

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