Lauren and Dan's Personal Life **Profile** Michael: basketball: Children's activities Jessica and Jordan: (school and sports) soccer Want to buy a boat for water skiing Relax with family at lake house Interests Ensure financial security Feel doing okay, but want to know for sure. for family now Provide for financial Values future of children Both serve on nonprofit boards Make a difference in the Charitable activities world Focus: helping youth Lauren: "The kids are in community Less time working and growing up incredibly fast more time with children - we want to make the most of this time." Dan: "We're road map Want a people. We want to comprehensive plan to see where we're see progress toward Send children to top Michael hopes to play going." goals college basketball. colleges **Process** Prefer hands-off Leave legacy for approach to focus on children work and family Goals Sell Dan's business within 10 years; realize Long-term, trusted CPA: tax planning and advisor; in touch six equity Lauren (43) business taxes times per year. and Retire by 60 to travel Dan (49) Lauren's parents' and volunteer attorney Advisors Help Dan's mother Broker: Bill Smith at financially Merrill Have had not contact Life insurance agent; Children: Michael with agent since he sold policy on Dan (from Dan's previous sold the policy. marriage); Jessica and Jordan, both 8 Love the house: want to Home value: \$1.3M with live there until kids finish \$400K note college. Lake house (weekend getaway): \$650K In good health; lives in nearby retirement Equity: approx. \$2M Dan's business: community. structural engineering Relationships firm; nine employees; Dan's mother, Sylvia, Keogh: \$1.8M annual income: \$700K 77 Assets Lauren: administrator Pets: Max (black Lab) 401(k): \$450K at regional medical and Scarlet (cat) center; salary: \$225K Brokerage accounts:

This page presents a hypothetical scenario intended for illustrative purposes only. They do not represent an actual client or an actual client's experience, but rather are meant to provide an example of US Wealth Management's process and methodology. An individual's experience may vary based on his or her circumstances. There can be no assurance that the Firm will be able to achieve similar results in comparable situations. No portion of this case study is to be interpreted as a testimonial or endorsement of the Firm's investment advisory services, and it is not known whether the hypothetical clients referenced approve of the Firm or its services. The information contained herein should not be construed as personal investment advice.

Lauren's parents both

passed away in last

two years

Lauren to receive

estate in next six

months; value: \$1.5M.

\$500K

College fund: \$600K

\$500K whole life policy on Dan (owned by Lauren)

In 529 plan