

SAM & ALLISON

# Tired of Overpaying

Sam, 58, and Allison, 53, recently sold their manufacturing business for \$10 million. Although they have worked with an advisor for over 2 decades, their advisory fees increased 10x after the sale of their business and yet there has been no change in the services provided.

Sam and Allison like their advisor, but they are frustrated paying high fees based solely on the size of their portfolio. Plus, now that Sam is retired, he has more time to take responsibility for managing their investments and doesn't need to pay someone to do what he can do on his own.

However, Sam would still like someone to serve as a financial thought partner and sounding board – especially in the areas that he's not confident in like Roth conversions.

In addition, while Sam enjoys managing their investments – Allison does not, and Sam wants to ensure that if anything happens to him, Allison has someone trusted to turn to for guidance and support.

Finally, after years of scrimping and saving, Sam and Allison now have more money than they can spend in their lifetime thanks to the sale of their business. However, they are still adjusting to their newfound wealth and want to make sure they spend responsibly while still enjoying their resources.

## How Sanctuary Can Help

- *Work with Sam and Allison to develop a Statement of Financial Purpose. This will serve as the anchor for their plan and help guide decisions around the things they value most as well as their legacy goals.*
- *Build a retirement income plan focusing on dynamic spending and tax smart distribution strategies. Sam and Allison don't need a probability of success to tell them they will be ok – they need confidence in a spending plan that aligns with their values, goals and resources.*
- *Model Roth conversions while taking into consideration any philanthropic goals that Sam and Allison might have.*
- *Review investments and provide recommendations that will help simplify and streamline the portfolio, as well as potentially reduce fees.*
- *Serve as a thought partner for Sam with quarterly check-ins to review the portfolio and discuss rebalancing and tax loss harvesting options.*
- *Answer Allison's questions about investing to help her develop more confidence.*

In choosing to work with Sanctuary, Sam and Allison would benefit from the flexibility of hourly planning, and they would not be penalized for the size of their portfolio.

Worry less. Live more.



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