



Strategic Structuring Case Study & Playbook

Get intentional—because guesswork isn't a strategy

CHRIS & MONICA – THE STRATEGIC STRUCTURERS

The Scenario

Chris and Monica are hitting their stride professionally and personally. They're diligent savers raising two kids—one in high school, the other starting college. They feel good about their progress but are starting to ask bigger questions.

How do they balance tuition bills with continued saving? Are they still doing the right things, or do they need to adjust course? Should they consolidate those old 401(k)s from previous jobs? What protection strategies are they missing while they're healthy and have good income? And if work became optional someday, what would that actually look like?

How Sanctuary Could Help

- Develop a Statement of Financial Purpose to center decisions on what matters most to their family
- Build a clear financial framework to help navigate major decisions—college funding vs. retirement saving, mortgage payoff timing, career flexibility options
- Consolidate and optimize old retirement accounts from previous employers for better management and lower fees
- Review protection gaps including life insurance, disability coverage, and long-term care planning while they're healthy and eligible
- Explore early identity work through facilitated pre-retirement conversations
- Provide investment guidance to ensure their portfolio matches their timeline and risk tolerance

IF THIS SOUNDS LIKE YOU:

Strategic Structuring Essentials

- Create a financial roadmap that coordinates all the moving pieces
- Clean up and optimize accounts that got left behind during career changes
- Lock in protection strategies while you're young, healthy, and have cash flow
- Start exploring who you want to be when work becomes optional

Why Strategic Structuring Matters

This stage sets the tone for your future. What you do now shapes your options later — and we're here to make sure those options stay wide open.

This case study is a hypothetical situation to demonstrate how our services may help prospective clients. Case studies are not based on actual client experiences. Because each client's needs are different, solutions and results will vary.

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