



Transition Testing Case Study & Playbook

Practice What's Next before you step fully into it

MARK & JENNA – THE TRANSITION TESTERS

The Scenario

Mark enjoys his medical sales work, but Jenna is nearing burnout in tech. She dreams of leaving her corporate job—and stock options—behind to start a mobile flower cart.

Together, they'd love to check off bucket-list travel while they're young and healthy.

They've also made a significant philanthropic pledge based on current salaries. With a potential income shift, how can they honor their commitments and stay on track for the future?

How Sanctuary Could Help

- Develop a Statement of Financial Purpose to guide and prioritize all their goals
- Build a dynamic income plan with guardrails to show what their retirement paycheck could look like with reduced income from Jenna's career change
- Create a plan for diversifying stock options when she leaves her job
- Help Jenna establish a solo 401(k) as a new business owner for continued retirement savings
- Identify opportunities for Roth conversions during lower-income years to build tax-free assets
- Set up a donor advised fund (DAF) and develop a strategy for funding it with appreciated securities to meet their philanthropic pledge efficiently
- Prompt reflection on identity, purpose, and daily structure as they navigate this major life transition
- Create a framework for testing lifestyle and identity shifts before making them permanent

IF THIS SOUNDS LIKE YOU:

Transition Testing Essentials

- Structure assets for income security and flexibility when the paycheck might change
- Test-drive new roles and identities without burning bridges
- Optimize taxes during transition years when income might be lower
- Practice living on your future income before it becomes reality

Why Transition Testing Matters

You've worked hard to build wealth—now it's time to make sure it supports your next chapter with confidence, purpose, and flexibility.

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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