

“Will I be able  
to retire?”



**REBY ADVISORS**  
WEALTH REDEFINED



We were introduced to **James** who was 56 years old.

He was getting ready to retire in four years and said that he was “at a phase in life where he couldn’t make a mistake.”

### Questions

He was looking for confirmation that he:

1. Would be able to continue with his current lifestyle
2. Would have enough money to retire
3. Would not be putting his family at risk

### Context

- 50% of the assets were in non-retirement accounts; this gave us the flexibility where he could draw income
- Ability to provide more than \$14K per year in income tax savings

### Goals

- He wanted to retire in four years
- He wanted to maintain his current lifestyle
- He wanted clarity and direction on how to replace his paycheck with efficient, predictable income that he would not outlive

### Concerns

- Investments were not tax efficient (his estimated quarterly taxes would be \$10K)
- Capital gains issue (not controlled by the client)
- He needed to reposition his investments in order to smooth out his returns
- He needed to move from a score of 50 to a 92 on the LSS by shoring up the 15 risks that could derail his lifestyle

### Unknown issues we discovered

- Proper asset allocation would smooth out returns
- A stretch IRA could provide the kids with three to four times more money over their lifetime because it would help control the distributions in their retirement accounts
- Making the right decisions regarding Social Security would allow for approximately \$287K in additional income



## The Reby Consultation...

The team at Reby was able to review his situation and identify that he did not have a clearly defined comprehensive plan designed to measure and chart his progress. We uncovered that there were many gaps in his current plan, including investment, tax, estate, retirement income and protection planning.

- He needed more guidance and discipline when it came to his investment strategy.
- The client filled out the Lifestyle Sustainability Scorecard and we identified areas that were susceptible to risks.
- We constructed a wealth management plan supporting his objectives
- It took approximately 9 months to go from a score of 50, meaning that he was at risk, to a score of 92, meaning that he had a plan that supported his financial objectives.
- We referred the client to partner firms (Centers of Influence) to solve issues outside our areas of expertise.

## The Reby Advantage

Reby, in coordination with an accountant and an attorney were able to secure a long-term plan for the client. Reby's role as the client's advocate allowed us to spearhead and assemble a team of capable professionals leading to a successful outcome for the family.

As a result, the family is currently enjoying their personal lives knowing there is a team that continues to provide ongoing evaluation of an existing plan. Because the scorecard helped to clarify the risks, the client is engaged in the process and focused on implementing the recommended risk mitigation strategies.

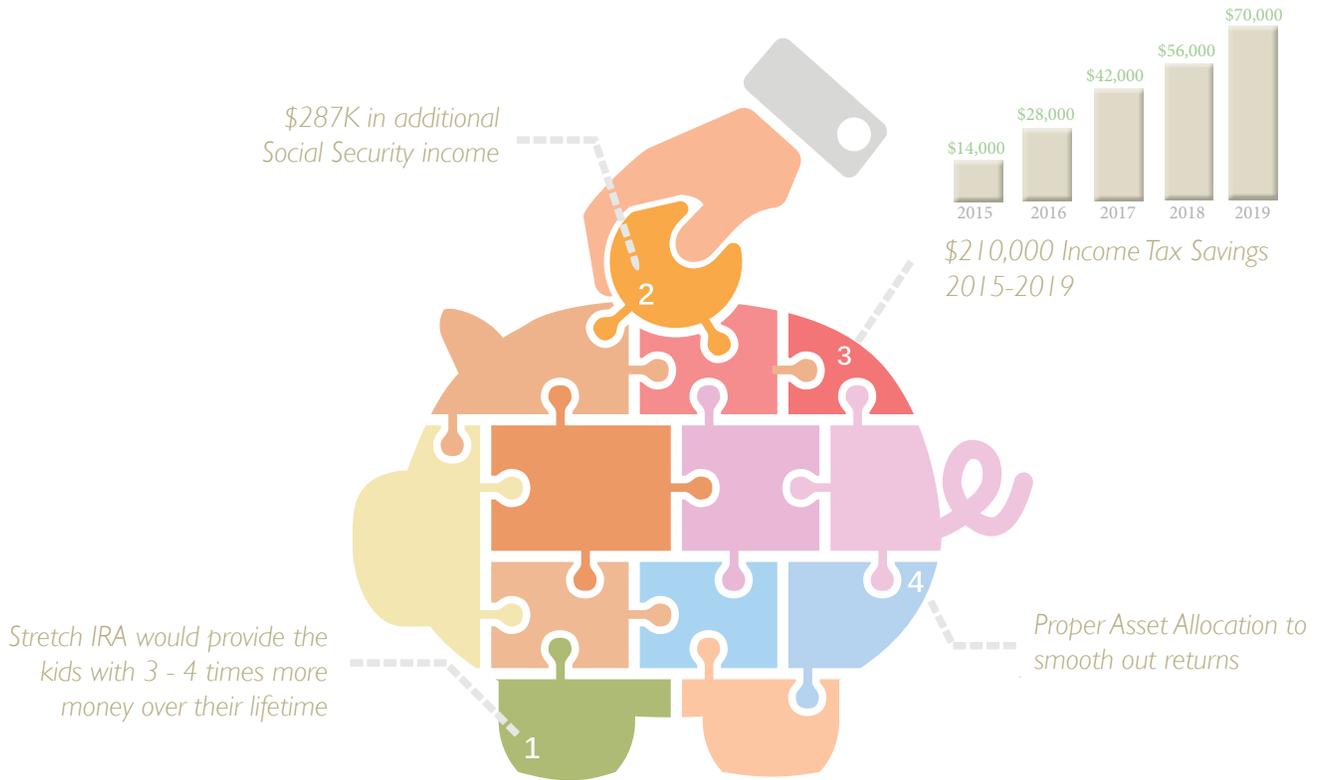


*We exceeded the recommended speed limit for withdrawals for a short period of time in order to sustain semi-retirement.*



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*Reby Advisors takes a holistic approach to Financial Planning and Wealth Management, focusing on managing risks, creating predictable income clients won't outlive, and developing tax-efficient portfolios that are aligned with lifestyle goals.*



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