

From Uncertainty to Clarity: A Real-World Financial Planning Case Study

How Prime Capital Financial can
help provide financial clarity.

Case Study **SNAPSHOT:**

Names: Sarah & David

Ages: Early 50s

Occupations: Dual-income professionals

Family: Two kids in college

Top Concerns:

“Are we saving enough?”

“Can we retire early?”

“What if something unexpected happens?”

THE CHALLENGE:

Sarah and David were doing many things right:

- ✔ Contributing to their 401(k)s
- ✔ Paying the mortgage on time
- ✔ Covering college costs for their children

But they were missing the bigger picture.

They had never worked with a dedicated financial planner—and they weren't sure how all the pieces of their financial life fit together.

OUR APPROACH:

Mary Lucas, National Director of Financial Planning & Client Experience, suggests focusing on these four key areas:

1. Cash Flow & Retirement Income Modeling

- Identified shortfalls and built a sustainable income strategy to retire at 62

2. Investment Optimization

- Consolidated scattered accounts
- Aligned portfolios with long-term goals and risk tolerance

3. Tax Planning

- Integrated tax-efficient withdrawal strategies
- Added backdoor Roth contributions to increase retirement flexibility

4. Risk & Estate Planning

- Reviewed life and disability insurance
- Created/update wills, powers of attorney, and a living trust

Area	Before:	After:
Retirement Readiness	Unclear path, uncertain timeline	Retiring confidently at 62
Investments	Scattered, unmanaged accounts	Unified strategy aligned to goals
Taxes	Passive tax management	Proactive, integrated tax planning
Estate Plan	Outdated documents	Fully updated and aligned to legacy

KEY TAKEAWAY:

With the right guidance and a tailored plan, we help bring financial clarity and confidence.

WANT TO SEE WHAT A PLAN COULD DO FOR YOU?

Schedule a complimentary financial planning consultation today.
primefinancial.com/financial-planning



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