

Case Study: Bob and Lisa's Story

Bob and Lisa are a wonderful couple in their 40's. They are the stereotypical American family- two teenage children and a Labrador retriever named Molly. Bob has been an engineer with Texas Instruments for the last 20 years after serving in the military and getting his degree. Lisa is a public school teacher.

When I first met with Bob and Lisa, I could tell immediately that Bob was uncomfortable. When I asked Bob about it, he told me that he had some unpleasant previous experiences working with financial advisors. Bob told me that most times he didn't feel the advisor really cared about getting to know them before making a 'sales pitch' for a particular product. In addition, Bob seemed to frustrate them by asking lots of questions. "I couldn't understand why they didn't seem to appreciate my need to know the details. They seemed to take it personal; like I was offending them, when all I was looking for was enough information to make a good decision."

Bob and Lisa's oldest child, Jason has just started searching for a college to attend. They had been planning for him to attend a university in Texas, but Jason has been looking at several Big 10 schools. They are not sure they can afford to pay out-of-state tuition costs. They want Jason to attend a school of his choosing, but they have another child to put through college and they are a little behind in saving for their retirement.

When it comes to investing, Bob has been a do-it-yourselfer. He has used a stockbroker in the past, but was uneasy about the fact that his broker only got paid when Bob made trades. So he was always a little unsure that his recommendations were unbiased and in their best interest. He has taken care of things himself ever since.

The recent turmoil in the financial markets has Bob feeling less confident about his ability to stay informed about changes that can impact their investments. He's not sure that "buying and holding" stock and bond mutual funds works anymore. "It doesn't matter if you realize every nickel of return during a bull market if you don't protect against the downside and end up giving it all back when the market declines." Bob was interested in alternatives to the stock market that appreciated independent of the financial markets or offered more protection of principal.

Don's Comments:

Bob and Lisa wanted control of their financial future. With thoughtful dialogue, careful analysis and the review of available options we have been able to develop a sound plan. Bob calls me regularly- many times it's to talk college football; we have developed a friendship and we enjoy keeping up with each other. I handle all of their investments now. After extensive conversations and the review of many options, we identified a blend of both traditional market investments (stock/bond/mutual fund) and alternative investments suitable for Bob and Lisa. The use of alternative investments and the inclusion of a more actively traded manager for a portion of their assets helped to ease Bob's mind. Jason was

recently accepted to Illinois and we developed a plan to provide most of the funding for Jason's undergraduate degree- without undermining their plan's for retirement!

Helping people to consider and identify their concerns and goals, and then devise a plan to fund and address them, is the focus of my work. It would be my pleasure to work with you. Visit www.spectrumwealthmgmt.com to get started.

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