

## CASE STUDY

Dual-Income family with three young children.



Comprehensive Planning

Investment Management

### AT A GLANCE

- Cash Flow & Budgeting
- Post-Secondary Planning
- Retirement Planning
- Estate Planning
- Investment Planning



Flexibility



Trust



Simplicity



Inclusivity

### CLIENT OVERVIEW - "HOW IT STARTED"

Alana and Jon have been married for 10 years. They have two children, Kara and Jon Jr., who are in middle school. Jon recently received a raise and Alana started a position with a brand new company. They have become overwhelmed with managing their finances and are looking for support and to save time. The client's have no estate documents.

Alana mentioned how she is getting worried about college expenses. Their kids are approaching high school and they have yet to start thinking about it. Although making good combined income the couple has trouble saving month to month. Retirement is a high priority for them.

### THE SOLUTION - "HOW IT'S GOING"

Implementing the strategies Zenith suggested and by cutting back on their spending, Alana and Jon are now able to meet their savings needs. They are strategically contributing to their Roth IRAs, Joint Brokerage, and Alana's employer-sponsored 401k.

Alana and Jon learned about 529s from their Advisor at Zenith. After discussing, Jon is unsure if he wants to limit his kids to college only. If his kids decide not to go to college, he wants them to have access to that money. They continue to explore alternate options with their advisor to balance the tax savings and personal preference.