



# HELPING SENIORS ACHIEVE FINANCIAL GOALS WITH TRANSPARENCY AND TRUST

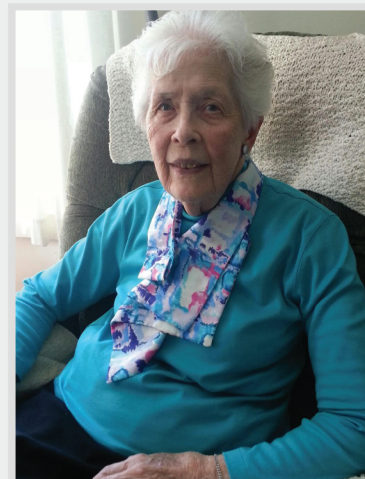


In April 2013, Anne Lord faced the greatest challenge of her life at eighty six years old. She lost her husband and best friend of sixty seven years—leaving her to pick up the many pieces that a marriage that long can collect. Besides dealing with the shock, loss and grief Anne had to organize all the financial aspects of the death and inheritance. The good news was Anne and her husband Chuck had been savers on their long journey together. However, the nest egg was dispersed in many investments—most of which Anne knew little about. Anne felt what we all would feel in similar circumstances—no idea where to begin. *“It was overwhelming. What am I going to do with all this? All these decisions—what to keep, what to let go, where to invest? Plus, I was going to have to find a livable income on my own. What was I going to live on?”*

## “I WOULD TRUST LEANNE WITH MY MOTHER”

Anne’s first step was to call a friend who suggested speaking to his trusted attorney. The attorney informed Anne about the probate minefield she was about to enter—but also mentioned someone he felt could help. He gave Anne the contact information for Leanne Martin of Arete Wealth Management, a Certified Financial Planner and Wealth Manager based in Portsmouth, New Hampshire. Anne knew she needed help but trusting someone with all her assets, life savings and her future wasn’t going to be easy. Especially considering a bad experience she had with an unscrupulous financial products broker—recommended by her bank years earlier.

*“I knew I couldn’t handle all this by myself. I knew I needed to trust someone but it was hard. When the attorney said Leanne was different and he would trust her taking care of his mother, I felt reassured. When Leanne came to my door for our first meeting I was sold. Her warmth, genuine caring, understanding. I felt like I was talking to a friend —I could trust her.”*



## SIMPLIFICATION PLUS COACHING

Leanne went to work at their first meeting—easily transitioning into the familiar role of coach. Leanne had been a track coach and minister besides working for American Express Financial Advisors and receiving Advisor of the Year in 2004. Leanne’s financial knowledge base deepened as Vice President of Eastern Bank’s Wealth Management Division. In 2012, Leanne chose to venture on her own as a Wealth Advisor under the prestigious Arete umbrella. Actually, Arete chose her—one needs a strong recommendation by an existing member to become part of this exclusive financial family.

### HIRE LEANNE IF YOU WANT:

- 1 Simplification and consolidation of your financial life
- 2 Asset protection
- 3 A monthly income in retirement
- 4 Valued knowledge, experience and transparency
- 5 A trusted financial coach who puts your goals first

Like many of Leanne's clients Anne had many scattered assets, limited knowledge, and worst of all no plan moving forward. Oh yes, and needed an income. In that first meeting Leanne collected all asset information, established trust, emphasized transparency and discussed concrete financial goals. This step is critical as Leanne gages her victories based on helping clients achieve their specific financial goals. She explained her yearly fee of \$1250 to act as Anne's Wealth Advisor. This fee would include biannual "checkup" meetings plus unlimited calls and questions. In addition, Leanne coordinated with attorneys and CPA's on Anne's behalf—a perfect example of going the extra mile which characterizes her philosophy. *"I tailor my services to what each individual client needs. I see myself as the quarterback, overseeing the client's whole financial picture."*



Leanne delivered Anne's moderately conservative Financial Plan at their second meeting. Consolidation, simplification and establishing one point of contact was the first step. Leanne strategically reduced eight accounts to three—an inherited IRA, a Traditional IRA and a Non-retirement Account. Education was the second step—Leanne wants her clients fully understanding each part of the process.

In Anne's words, *"She took the time to explain everything to me. She made me well aware of my options and the benefits and risks of each. I felt part of the process, confident in her support and in control again."*

The third step was designing a plan to ensure sufficient income for living and medical expenses plus provide long-term growth. This plan needed liquidity but also needed to generate monthly income over projected life span—while reflecting a moderately conservative risk tolerance. Leanne's plan placed 45% into equities and 55% into fixed income returns to provide short-term monthly income while maintaining long-term growth to outpace inflation. Leanne combined diligence with valued experience to find investments with low enough fees to accommodate someone over 85 and potentially deliver Anne's desired return rate of 5%.


## RESULTS DELIVERED AND GOALS MET= PEACE OF MIND

Three years into the partnership and Anne is paying her monthly bills with a little left over to spend on extras. Her financial life is consolidated and simplified. All her assets are protected inside a Living Trust and Leanne's grouping of investments has exceeded Anne's desired goal.

Most importantly, Anne feels in control again with a solid understanding of her financial landscape—and the peace of mind that comes with that. *"It was such a good decision I made to work with Leanne. It's consoling to know all paperwork is taken care of. She handles everything and answers all my questions. I can call her anytime. She simplified my life and delivered on the goals we set together. Her presence provides a sense of order and peace of mind that I was desperately lacking. Being able to truly trust her made the experience so much easier and that is rare today. I recently recommended her to two lifelong friends."*

- ▶ **Anne's Challenges:** Need organization and protection of dispersed assets, trusted advice, monthly income
- ▶ **Anne's Solutions:** Consolidation of accounts, education, moderately conservative risk tolerance investment strategy (45% Equities, 55% Fixed Income Holdings)
- ▶ **Anne's Results:** Simplified financial life, protection of assets, reliable monthly income, peace of mind

Leanne Martin can be reached at

 781-405-1967

 [leanne.martin@aretewealth.com](mailto:leanne.martin@aretewealth.com)