



Berson Money Management

Creating financial security in a changing world

Case Study: Midlife and in the middle of it all

- Building a budget from salary
- Paying back college costs
- Starting a retirement plan
- Buying their dream home
- Putting together a health care plan
- Managing Debt
- Getting ahead

CHALLENGES

- Create a financial team
- Get organized
- Develop a plan, implement it and update it as life changes

SOLUTIONS

- Having a clear strategy that is easy to understand and follow
- Managing debt
- Reducing or eliminating concerns later in life with a retirement strategy
- Providing security today with a movement to home ownership

BENEFITS

Case Study:

Midlife and in the middle of it all



CLIENT INFO

- Married with kids, 2, both under 18
- One salaried, one self employed

INCOME

- Salary from job
- Salary from solo business

EXPENSES

- Lifestyle – two very busy kids
- Mortgage
- Taxes

FINANCIAL SITUATION

- Time minimal; need an easy way to store, file or toss what is needed
- No liability coverage, health coverage, savings or tax plan
- All savings in retirement accounts
- Large mortgage
- Need to provide for college

RESULTS

- Easy to follow plan to provide for short, medium and long term strategy
- Creation of their financial team including help managing tax efficiently, creating an estate plan, health care plan, college plan
- Clear understanding of money in flows and out flows
- Efficient investment plan poised for medium-term and long-term growth needs.

**VISION, STRATEGY
SOLUTIONS, ACCOUNTABILITY
HANDS-ON IMPLEMENTATION**

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For illustrative purposes. Not all client situations, risk tolerance, income, savings and investments, as well as results are the same. Past performance and/or the success of a planning goal or investment objective will be achieved is not guaranteed. Recommendations involving the investment in securities involves risk, including the potential for the loss of principal, and each client must be prepared to bear.