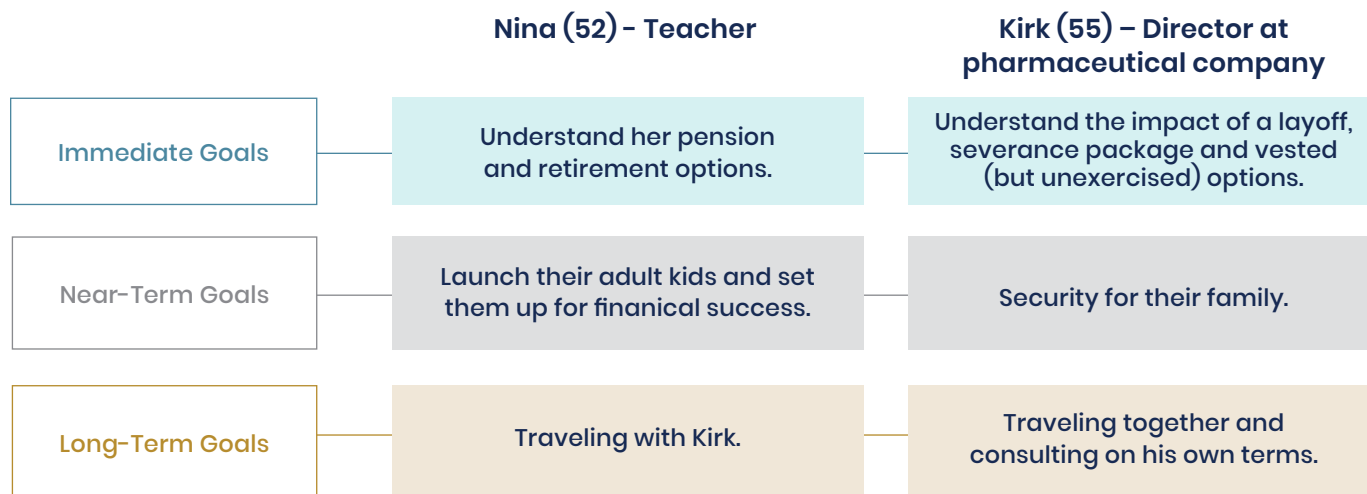


Hypothetical Client Scenario BEYOND BUSY PROFESSIONALS

In order to provide advice that is most meaningful to your specific needs and goals, your Modera advisers will take the time to assess every aspect of your financial life. We hope this hypothetical client scenario will help you to understand our approach and the depth and breadth of our services.

Meet Nina and Kirk, Beyond Busy Professionals



Their “Why”

Kirk’s concerns about layoffs in his industry are keeping him up at night, since he’s not confident that the family can manage without his income. Nina hopes she’s in her final decade of teaching. They want help managing their money, as well as clarity and advice so they can actually meet their goals.

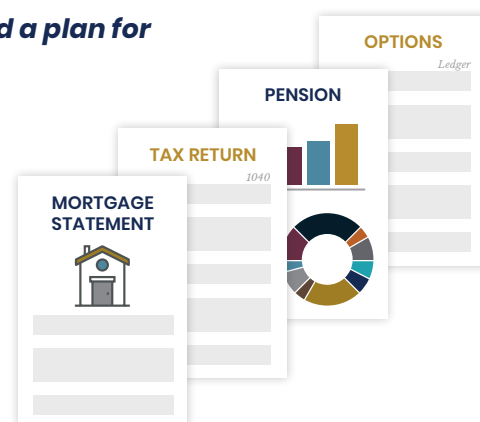
They find themselves stressed when they contemplate these questions:

- › What should Kirk do with his stock options, and how can he prepare for a layoff?
- › How can they support their grown children Tom (25) and Jessie (23) in getting launched?
- › How long does Nina need to keep working, and what’s the right decision to make for her pension?
- › Can they travel in retirement and live the life they want?

Nina and Kirk want to work with an adviser to have peace of mind, and a plan for handling their pressing questions.

How We Help

Getting Nina and Kirk Started: When we first met Nina and Kirk, we began by listening carefully to their needs, and by asking a lot of questions regarding their financial goals and concerns. We also gathered and reviewed the family’s financial documents.



How We Help

Creating an Initial Financial Plan: To address Kirk and Nina's immediate concerns, we delivered an overview of their current financial picture. We shared projections of Kirk and Nina's assets based on their current spending, in scenarios where Kirk can work in his current role, and where he is laid off and needs to make decisions regarding his stock options. Nina's teacher's pension was also incorporated, along with an illustration of how the family could source the money they need to sustain their lifestyle through retirement. Because investment returns can be unpredictable, we strength-tested the family's financial picture by simulating varied returns and showed them how different levels of spending impact their retirement-readiness.

Reviewing Investments: As with all our clients, we led with planning, rather than investments, because we wanted to understand their goals and concerns before talking about their portfolio allocation.

- › We assessed each of their risk tolerances with a questionnaire and reviewed all their current investment to understand the tax impact of making portfolio changes.
- › To create a long-term plan for Nina and Kirk, we constructed a low-cost, diversified portfolio for their retirement and taxable investments.
- › Nina and Kirk's Modera team implemented and will continually monitor the family's portfolio.

Prioritizing Goals in the Initial Year: We continued to meet with and correspond via emails and phone calls with Nina and Kirk at their convenience.

- › We worked on refining their financial projections (and helping Nina and Kirk understand them) in order to provide more clarity on how much they can spend on travel in retirement.
- › We made recommendations for updating the couple's decade-old estate planning documents to address changes in estate and tax code provisions, and discussed how they want their assets distributed when they pass.
- › At Nina's request, the Modera team met with the entire family to offer suggestions for their children's financial futures.
- › We also introduced Kirk and Nina to other financial professionals as part of our holistic review of their insurance and tax planning needs.



Modera will continue to explore opportunities to plan around the family's tax liabilities, monitor their portfolio in all market conditions, and evaluate their planning needs. If a layoff does occur, we will help the family navigate the situation, understand the financial impacts, and make a new plan. As Kirk and Nina's priorities shift, or questions arise, their Modera team will be working to fulfill our fiduciary duty to make decisions and give advice in our clients' best interests.

At Modera, we're here to help you with every aspect of your financial life. If you would like to discuss your situation, don't hesitate to contact us at advice@moderawealth.com.

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Financial Counsel Since 1983

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