

# building confidence amid life's changes

ELENA MORGAN



## meet the client

When Elena Morgan first met us, she carried the weight of uncertainty that comes with major life transitions. At age 48, this accomplished HR professional was facing **her biggest challenge yet: being laid off from her job while raising two teenagers as a single mom.**

Elena had built an impressive career, leading HR and operational efforts for a large, well-known company for nearly a decade. But now she found herself in unfamiliar territory, and the severance package felt like both a lifeline and a question mark.

Elena thought comprehensive financial planning was only for wealthy people. She had only worked with commercial banks for basic transactions and felt overwhelmed by the prospect of making smart financial decisions on her own. Like many of our clients, Elena had over \$250,000 to invest and was on her way to becoming a high-net-worth individual. She wasn't sure this type of personalized guidance existed for someone in her situation.

## the challenge

**“EVERYTHING FELT OVERWHELMING, AND I WAS INSECURE ABOUT MY ABILITY TO MAKE SMART FINANCIAL DECISIONS,”**

Elena shared when reflecting on that time. She didn't know what she didn't know about managing her financial future, and that uncertainty kept her up at night.

Her concerns were immediate and pressing. She needed to make her severance last while covering living expenses, with no clear timeline for finding another job. The kids were approaching college age. Adding to the complexity, she was contemplating selling her stateside home and moving in with James, who would become her second husband.

Elena had never worked with a financial advisor before. Her experience was limited to formal, often intimidating interactions with commercial banks. **She was looking for someone who would truly listen and guide her through these major life decisions, not just manage her investments.**



## the result

Elena went from feeling overwhelmed and insecure about her financial future to describing her current mindset to be,

**“MISSION ACCOMPLISHED, THIS IS WHERE WE NEED TO BE.”**

“There’s a huge contrast with how I felt and dealt with uncertainty then versus now,” Elena reflects. **“Looking back, I never would have imagined the extent that my accounts have grown and my comfort in knowing that I’m in good hands.”**

What stands out most to Elena is how our team developed a genuine connection with her over time and remains consistently available. “You’ve never once called me to pitch an investment product,” she notes. “I find great comfort knowing you’re always available when something comes up, always super responsive.”

“After I leave a meeting with you, I feel much more confident and comfortable with whatever situation we addressed,” she explains.

**“THESE THINGS ARE SENSITIVE, YOU NEED TO FEEL A LEVEL OF CONNECTION. I FEEL VERY LUCKY THAT WE HAVE THIS PARTNERSHIP AND AM VERY CONFIDENT THAT WE CAN WORK TOGETHER THROUGH ANY FUTURE CHALLENGE.”**



## the approach

Our team of financial professionals focused on what mattered most to Elena, bringing clarity to her immediate concerns. **We quickly provided sound advice on her most pressing decision: how to handle her severance package in a strategic way.**

We recommended splitting her severance into two buckets: one for shorter-term spending needs and another focused on long-term growth. This simple approach gave her the confidence she needed to weather the job transition while building for her future.

As Elena’s life evolved over the years, our collaborative team consistently provided advice based on her life rather than the markets. **Whether she was navigating her new job, managing concentrated stock positions as her company grew, or planning her semi-retirement, we were always available when something came up.** We helped her address whatever issue came her way, always super responsive when she needed guidance.

**Our conversations centered on her changing needs and life stages, finding what matched her life as it evolved.**

When she received significant company stock, we worked with her to diversify this concentrated holding while she continued to receive more shares, helping her understand all her options before she even realized the complexity of her situation.

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we’re looking forward to helping you move forward with confidence.