Lauren (43) and Dan (49)

- **Interests**
  - Children's activities (school and sports)
    - Michael: basketball; Jessica and Jordan: soccer
  - Relax with family at lake house
    - Want to buy a boat for water skiing

  - Charitable activities
    - Both serve on nonprofit boards
    - Focus: helping youth in community
- **Process**
  - Want a comprehensive plan to see progress toward goals
    - Dan: "We're road map people. We want to see where we're going."
  - Prefer hands-off approach to focus on work and family
- **Advisors**
  - CPA: tax planning and business taxes
    - Long-term, trusted advisor; in touch six times per year.
  - Lauren's parents' attorney
  - Broker: Bill Smith at Merrill
  - Life insurance agent; sold policy on Dan
    - Have had not contact with agent since he sold the policy.
- **Assets**
  - Home value: $1.3M with $400K note
    - Love the house; want to live there until kids finish college.
  - Lake house (weekend getaway): $650K
  - Dan's business: structural engineering firm; nine employees; annual income: $700K
    - Equity: approx. $2M
    - Keogh: $1.8M
  - Lauren: administrator at regional medical center; salary: $225K
    - 401(k): $450K
  - Brokerage accounts: $500K
  - College fund: $600K
    - In 529 plan
  - $500K whole life policy on Dan (owned by Lauren)
- **Values**
  - Ensure financial security for family now
    - Feel doing okay, but want to know for sure.
  - Provide for financial future of children
  - Make a difference in the world
- **Goals**
  - Less time working and more time with children
    - Lauren: "The kids are growing up incredibly fast - we want to make the most of this time."
  - Send children to top colleges
    - Michael hopes to play college basketball.
  - Leave legacy for children
  - Sell Dan's business within 10 years; realize equity
  - Retire by 60 to travel and volunteer
  - Help Dan's mother financially
- **Relationships**
  - Children: Michael (from Dan's previous marriage); Jessica and Jordan, both 8

  - Dan's mother, Sylvia, 77
    - In good health; lives in nearby retirement community.

  - Pets: Max (black Lab) and Scarlet (cat)
  - Lauren's parents both passed away in last two years
    - Lauren to receive estate in next six months; value: $1.5M.