

Bill and Mary

Turning Multi-Million Dollar Businesses Into a Lakeside Family Legacy

Bill and Mary established a planning and investment relationship with Tom Brady in 2009. Bill built the majority of his wealth through business ownership, while Mary split her time as both a homemaker and CFO for a small sports accessory distributor.

When it came time to sell the businesses and reinvest their sale proceeds in 2019, they knew they had expert guidance with a trusted wealth management advisor.

The Vision

As long-time Chicago residents, Bill and Mary dreamed of transitioning from their working careers to lakeside retirees in Michigan, creating a “summer camp” environment where their family and friends could gather for holidays, family celebrations and outdoor activities. Traveling with friends and vacationing with the whole family was also a priority.

With two businesses to sell and retirement on the horizon, they needed strategic guidance to transform the sales proceeds into lasting wealth.

The stakes were high. Post-sale, without the businesses providing a source of annual income, proper planning to fund an active retirement was essential. Newly acquired wealth could be eroded by inefficient investments, unnecessary taxes, or emotionally-driven decisions rather than strategic ones.



KEY NUMBERS¹

Net Worth:

\$7.1M

Assets Invested
with Brady Family Wealth

\$4.1M

RightCapital Plan Score*

86

The RightCapital Plan Score projects the probability (0-100) that you'll successfully achieve your retirement goals.

¹Data as of June 2025.
Subject to change.

This case study is based on a real client situation with names and certain details changed to protect privacy. Results may vary, and past performance is not indicative of future results.

** The hypothetical results generated by RightCapital may vary over time and with each use. As investment returns, inflation, taxes, and other economic conditions vary from the RightCapital assumptions; User provided input and User provided assumptions, User's actual results will vary (perhaps significantly) from those presented in the Site or Services. Any information generated by RightCapital is hypothetical, does not reflect actual investment results, and does not guarantee future results. Past performance is not indicative of future results.*

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Meet Bill and Mary

- Bill and Mary are highly successful, high-earning professionals. Bill built two privately held businesses that were sold in 2019, providing the liquidity to fund an account for retirement with Brady Family Wealth.
- Despite their financial expertise, they recognized they needed objective guidance for this critical transition from business owners to retirees.
- As they prepared to reinvest the business proceeds and plan for retirement, they were also balancing multiple financial priorities, including funding their three children's college and graduate education.
- Mary's biggest concern was to avoid ever becoming a financial burden on her three children, which was something she experienced with her own parents.
- Despite their success, Mary needed assurances that they would have enough to cover all their financial obligations in their later years, (e.g., healthcare and living expenses).

Brady Family Wealth Process

We began by turning Bill and Mary's business success into a comprehensive retirement strategy, carefully balancing their desire for a lakefront property with long-term security. Bill and Mary gained great comfort from their plan, confident that their long-term goals would be met.

Our Strategic Solutions

- First, we created a comprehensive financial plan that accounted for every aspect of their business sales — from immediate cash needs to future payments to expected tax liabilities — ensuring no detail was overlooked in their transition to retirement.
- With \$3.6 million from the business sale proceeds, we designed an investment strategy that balanced growth potential with rising dividend income to maintain their lifestyle, including the lakefront property. We educated them on long-term performance characteristics of the strategy and its appropriateness given their financial position at the time and their future life goals.

From DIY to Professional Planning

As a former Certified Public Accountant and attorney, Bill and Mary felt they had a good handle on their finances.

We spent time explaining their comprehensive plan and investment strategies in great detail, including performance characteristics and its appropriateness for their situation.

This transparency helped Bill and Mary see the benefits of professional comprehensive planning.

Now, they are strong planning advocates who base many of their important life decisions on their plan.

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- We implemented a strategic tax planning approach that will save them significantly on taxes in retirement, converting nearly \$850,000 to a Roth IRA over several years. This increased their tax-free assets to 27% of their overall investment portfolio, providing a source of tax diversification and potentially a tax efficient means of transferring assets to the next generation.
- We integrated their dream of a Michigan lakehouse directly into their financial plan, carefully modeling how different price points would affect their long-term security. Our analysis determined they could comfortably invest between \$800k and \$1.9 million in their dream home while maintaining financial independence throughout retirement.

Where They Are Now

In January 2021, Bill and Mary purchased their lakefront home for \$1.65 million, comfortably within their price range. The spacious Michigan property features enough bedrooms to host their entire family, with a lakeside deck and pier that has become a favorite gathering spot.

Rather than worrying about becoming a financial burden on their children — Mary's original concern — they now enjoy the confidence of knowing they've not only secured their own future, but will likely pass a significant estate to their children.

Their successful business exit has transformed into exactly the retirement lifestyle they envisioned, with financial security that may help support the next generation.

In Their Words**

"We have known Tom Brady for over 40 years. Tom has been our investment advisor for many years, and we followed him when he started his own wealth management firm ... Brady Family Wealth with his sons Michael and Andrew.

They have been wonderful to work with as our advisors and the results have been more than acceptable.

We had our choice of advisors and have found Tom to be exactly what we needed: a competent advisor that listens well and has our family interests as the top priority, a person that we highly respect and know to be of the highest character."

** These testimonials have been provided by clients of Brady Family Wealth. They have not been compensated for sharing their opinion and experience with our firm. Any compensation creates a conflict of interest. Individual comments may not be representative of any other person's experience with the firm.



Brady Family Wealth

Helping successful families make smart financial decisions across generations

We're a family-run firm built on strong relationships and personal service. We know that financial decisions aren't just about money — they're about protecting and providing for the people you love. That's why we treat every client like family, offering the same level of care, trust, and thoughtful guidance we'd want for our own.

Visit BradyFamilyWealth.com or call 314-919-9151 to learn more.