

## Carl and Angela

# From Successful Doctor to World Traveler

After decades of dedication to his medical practice, Carl was ready for the next chapter of life with his wife Angela — one filled with travel, hobbies, and quality time together. But with a portfolio highly concentrated in a single stock, they needed guidance to transform their financial success into lasting security.

## The Vision

Carl and Angela envisioned an adventurous, full life in retirement that would allow them to explore their passions without financial constraints.

With interests spanning from automobile collecting to international travel and hiking, they knew their plan would need to both grow and protect their wealth to support these premium lifestyle pursuits.

## Meet Carl and Angela

- Carl spent his career as a respected physician with an ownership stake in a private practice. Although he found great fulfillment in caring for patients, he grew increasingly frustrated by the growing bureaucracy in healthcare and was ready to more fully pursue his other interests.

*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.*



### KEY NUMBERS<sup>1</sup>

Net Worth:

**\$11.6M**

Assets Invested  
with Brady Family Wealth

**\$9.3M**

Right Capital Plan Score\*

**97**

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

<sup>1</sup>Data as of June 2025.  
Subject to change.

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- While he and Angela had saved prudently over the years, they recognized their investment portfolio strategy needed professional guidance. When they became clients in 2009, nearly 70% of their total invested assets were in Apple (AAPL) stock.
- This concentration had grown their wealth, but it also exposed them to significant risk if the company's stock price faltered.

### Brady Family Wealth Process

We developed a risk mitigation strategy to protect the wealth they had accumulated in Apple stock while minimizing tax impacts.

#### *Our Strategic Solutions*

- We developed a strategic approach to Carl and Angela's concentrated Apple position that balanced immediate risk reduction with long-term tax efficiency – critical for funding their premium retirement lifestyle.
- First, we restructured Carl's qualified retirement accounts, selling AAPL shares and diversifying into a broader investment mix without triggering immediate tax consequences.
- For their taxable accounts, we created a multi-year strategy to gradually reduce AAPL concentration while carefully managing capital gains taxes. By timing sales strategically across tax years and offsetting gains with tax-loss harvesting opportunities, we managed the tax impact of this necessary diversification. An important element of our strategy was our close collaboration with the client and their tax accountant.
- This methodical approach has reduced their Apple concentration from a dangerous 70% to a much healthier 29% today, while allowing them to capture significant gains during Apple's continued growth – gains that now fund their international travel and automobile collections.
- In addition to our portfolio strategies, we introduced Carl and Angela to a disciplined savings program in which Carl contributed \$3,000 per month to his retirement account. Over 20 years, this really added up! Carl has told us this was relatively painless, as we helped him set these contributions on autopilot.

### The Value of Trust in Long-Term Relationships

Carl and Angela exemplify the importance of stable, trusted financial guidance throughout life's changes.

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Even though they've changed CPAs three times over the past 19 years, they have always maintained their relationship with Brady Family Wealth.

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This continuity has allowed us to develop deep knowledge of their financial situation, preferences, and goals, enabling us to provide increasingly personalized guidance year after year.

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### Where They Are Now

Carl and Angela now enjoy the freedom and peace of mind that come with a well-structured financial plan. Their portfolio continues to grow while maintaining a more appropriate level of risk, and they have the flexibility to enjoy their passions without financial worry.

In the last year, they've fulfilled lifelong travel dreams with visits to the Maldives, the Bahamas, and Paris. Carl has time to pursue his interest in high-performance automobiles, including several sports cars he's acquired over the years.

Most importantly, they're able to spend quality time together with fewer constraints of Carl's demanding medical practice or concerns about their financial future.

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\*\* 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.

### In Their Words\*\*

*"Brady Family Wealth helped us assess our financial situation, plan our retirement strategy, and ultimately achieve our goals. They met with us regularly to review our progress, reassess our goals, and make changes accordingly. They helped us grow our wealth with smart recommendations and advice. We would not have been able to achieve this degree of financial security without their personal and professional guidance."*



### 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](https://BradyFamilyWealth.com) or call 314-919-9151 to learn more.