

## Phil and Susan

# How We Helped Two Career Scientists Optimize Every Retirement Dollar

As graduate degree scientists with analytical minds, Phil and Susan approached retirement planning with the same methodical rigor they applied to their technical careers.

**They sought a wealth management partner who could match their attention to detail while helping them optimize every aspect of their retirement strategy.**

## The Vision

Phil and Susan envisioned a retirement with absolute clarity — one where each element of their financial picture was working in harmony. As scientists accustomed to precision, they wanted nothing left to chance in their financial future.

## Meet Phil and Susan

- Phil enjoyed a 35-year engineering career at a multinational healthcare company, while Susan worked as a clinical researcher.
- Phil had a substantial and complex benefits package, including Restricted Stock, a defined-benefit pension plan, and various qualified accounts such as a Health Savings Account and a 401(k) with a Roth option. Optimizing these benefits required specialized knowledge.

*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:

**\$6.1M**

Assets Invested  
with Brady Family Wealth

**\$5.5M**

RightCapital Plan Score\*

**100**

The RightCapital 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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- When Phil and Susan became clients, a significant portion of their investment portfolio was concentrated in Phil's employer's stock — subject to market volatility, plus possible regulatory and legal risks.
- Most importantly, Phil and Susan wanted to determine when they could retire without compromising their financial security. They wanted clear, data-driven guidance on this critical decision.

## Brady Family Wealth Process

We approached Phil and Susan's retirement planning with the same analytical rigor they applied to their scientific research.

Every recommendation came with clear data points and projections to support our reasoning, giving these scientists the empirical evidence they needed to make confident decisions about their future.

### *Our Strategic Solutions*

- We introduced Phil and Susan to our proprietary planning methodology that provided the quantifiable metrics they valued. Their initial assessment in 2010 yielded a "financial plan score" of 80 out of 100, an indicator of moderate retirement readiness. This framework allowed us to measure the impact of the strategies we implemented over time.
- We systematically reduced Phil's company stock exposure from 25% to under 10% through a disciplined annual selling strategy.
- When the company Phil worked for merged with another firm, we modeled various employee benefit changes into their plan. This included analyzing how benefit changes would affect their retirement timeline and optimizing benefit elections.
- Phil's pension represented a significant portion of their retirement assets. We conducted a detailed analysis comparing lifetime annuity payments versus taking a lump sum and reinvesting.
- This analysis ultimately led them to select the annuity with 100% survivor benefits, providing guaranteed monthly income and creating a stable income floor for their retirement.

## Optimizing Every Financial Opportunity

When we reviewed the three annuities Phil and Susan had purchased before becoming clients, we identified an opportunity to make their assets work harder for them.

We confirmed there would not be any surrender fees to cash in one of the annuities and helped them redirect those funds toward a comprehensive long-term care insurance policy.

This strategic move converted an underperforming asset into valuable protection that will shield their savings from potentially exorbitant healthcare costs.

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- We developed a Social Security claiming strategy that considered their different benefit amounts, age differences, and life expectancy.
- Our analysis demonstrated that by having Susan claim at her Full Retirement Age (age 67) while Phil delayed until age 70, they would maximize their lifetime benefits by approximately \$142,000 compared to both claiming at Full Retirement Age.

### Where They Are Now

Today, Phil and Susan enjoy a retirement built on the evidence-based approach they value. Through this methodical planning, Susan retired at age 60 with total confidence. Phil elected to continue his career for another 5 years before retiring.

Their financial plan score has increased from the 80 when first assessed in 2010 to 100, representing near-certain retirement security within our measurement framework.

Most importantly, they feel entirely at peace with their retirement decisions, knowing the numbers are there to back them up.

\*\* 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\*\*

*"We've worked now for over 15 years with Tom and Brady Family Wealth.*

*Time has always been spent with us to understand not just our financial resources, but also our individual, career, and retirement goals.*

*The customized financial plans and investment strategies developed for us made it possible to be comfortable retiring when we did.*

*We have confidence in Brady Family Wealth and believe that they're well-positioned to guide us through our retirement journey with their expertise, personal approach, and focus on staying current with new developments."*



### 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.