

## The Walsh Family

# A Multigenerational Success Story

When James and Maura Walsh first became clients, they were seeking a financial advisor who could improve upon their existing strategy. What began as a single household relationship soon evolved into a multigenerational approach that would transform the entire family's financial future.

## The Vision

James and Maura came to Brady Family Wealth with one focused goal: Helping James retire early from his demanding financial services career. But what began as a straightforward retirement planning engagement gradually evolved into a comprehensive approach that benefited four generations of the Walsh family.

## Meet The Walsh Family

- James enjoyed a successful career at a top financial services firm, but the high-stress environment was taking a toll. He had a clear goal of retiring before age 60 to reclaim his time and energy for his family.
- Despite his financial success, he worried that retiring early might compromise his family's long-term security.
- After several years of working together and seeing the value in our approach, James and Maura introduced us to James' parents and his brother, who also became clients.

*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

**\$4.6M**

RightCapital Plan Score\*

**96**

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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- This gave us the unique opportunity to work with multiple generations of the Walsh family, developing strategies that would benefit each household individually while also allowing for truly comprehensive multigenerational planning.

## Brady Family Wealth Process

As our relationship with different members of the Walsh family developed over time, we gained unique insights that wouldn't have been possible when working with James and Maura alone.

While each family member initially came to us with distinct financial concerns, we recognized valuable opportunities to coordinate strategies across generations, ultimately creating more value for everyone involved.

## *Our Strategic Solutions*

- For James and Maura, we implemented a growth-oriented approach to support James' goal of early retirement. We repositioned his overly conservative investments for the growth he needed to retire early, focusing on companies with strong dividend growth potential. We also outlined a sustainable withdrawal strategy and retirement income plan that gave James the confidence to retire at 56.
- When James' 94-year-old mother became a client, we made a recommendation that many advisors wouldn't. Instead of playing it 'safe' with her conservative investments, we focused on what was truly best for her family. Since she had more than enough for her own needs, we invested for growth to benefit her children and grandchildren.
- This wasn't the conventional choice, but it was the right one. Many advisors would have taken the path of least resistance, investing conservatively simply because of her age. But at Brady Family Wealth, we have the conviction to recommend what we believe is best, even when it goes against conventional wisdom.
- Throughout this process, we facilitated important financial discussions between family members and coordinated with their estate planning attorney to address complex issues like special needs planning for James' youngest brother and efficient wealth transfer strategies.

## Balancing Early Retirement with Long Life Expectancy

When James considered early retirement, his family history provided crucial planning insights: His father lived to 94 and his mother to 98.

This suggested he might need to plan for up to 40 years of retirement if he stopped working in his mid to late 50s.

To address this challenge, we implemented a portfolio strategy that pursues both long-term appreciation and inflation protection needed for such an extended timeframe.

Today, James enjoys retirement with confidence, knowing his investment approach is specifically tailored for his family's history of longevity.

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## Where They Are Now

What began as one couple's retirement planning journey has evolved into a coordinated approach that strengthens both the Walsh family's financial position and their relationships.

James successfully retired at 56 as planned and now enjoys traveling to visit his five children and their children across the country.

The growth-oriented strategy implemented for James' mother's portfolio in her final years resulted in a substantially larger inheritance for James and his siblings when she passed away at age 98. These additional funds have benefited both James and his children and grandchildren. They have been able to help their children purchase homes and even start funding education savings accounts for the grandchildren.

James has shared that having all family members working with our team has eliminated the friction he's witnessed in other families during wealth transfers. We couldn't be more honored to have had such a profound impact on this family's success.

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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\*\*

*"I wanted a financial advisor who listened to me and understood my somewhat unique situation.*

*In addition, I wanted someone that I could partner with to develop a financial plan that would address the needs of both my immediate and extended family for years to come.*

*With Brady Family Wealth, I found that and more. I pretty much deal with the whole Brady team for various situations.*

*No matter what the circumstances, they treat me like I am a part of their family. That's what I want in my advisor."*



## 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.