

**Stephen and Sarah Tyler**- 40 Year old Male professional /35 year old women professional

\$450,000 in combined salary

Vested Partner in Kaiser Permanente – (-\$100,000 vested)

Mortgage 1,200,000 at 3% - House value 1,500,000

2 children 4 and 2

401(k) – 100,000

School loans balance 250,000

This family collectively is in the accumulation phase of life. They already bought and sold a condo, and bought a house in the suburbs, having 2 children, advancing in their careers – as a surgeon and consultant, maybe starting to take care of ageing parents...

Earning a lot relative to the 30 year old, but that money is all accounted for. What's even scarcer for this group than money is time. They know they should be investing more intelligently for their own retirement and their kids' education. But who has the time to figure out out? Their to-do list is a mile long.

Technology-wise, they are comfortable with online investing, but they also like to know they can pick up the phone if necessary.

What is the biggest financial challenge? Finding a quality investment process that fits their budget and maximizes on their limited time.

What about their biggest financial strength? They are loyal and are efficient. They'll run with the right financial solution – once they can identify it.