



1200 Mount Kemble Avenue
Morristown, NJ 07960
973-425-8420 • 800-877-5264
Fax 973-425-8434
www.regentatlantic.com

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Frank recently passed away and now, as a 71-year old widow, Mary was faced with a multitude of financial tasks that were previously handled by Frank. The last time Mary was on her own the Dodgers were still in Brooklyn. The statements she received in the mail were overwhelming. In all, she had 30 accounts in 17 different financial institutions! She wanted to simplify her financial affairs and develop a plan to help her grandchildren with college costs. Did she have enough assets to do this? We consolidated her investment assets into three accounts that she could monitor easily (and in the process helped her recover assets from New Jersey's Unclaimed Property department). Then we used our [Family Financial Model](#) to determine the level of assets she needed to meet her needs and how much she can afford to put into Section 529 college savings plans for her grandchildren. Her investment portfolio was designed to provide a regular monthly cash flow that was transferred directly into her bank account. With basic planning, Mary's time was freed up so she could spend more time with her grandchildren.

Important Disclosure:

RegentAtlantic Capital does not provide legal, tax, or accounting advice; this case study reflects our own understanding of current tax law. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his individual situation, he is encouraged to consult with the professional advisor of his choosing. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from RegentAtlantic Capital.

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