Turning Financial Success into a Coordinated Strategy

HARRISON FINANCIAL SERVICES

Background

Tom and Shelly Kessler* are a 54- and 51-year-old couple based in Nebraska. Throughout their careers, Tom held leadership roles with a regional manufacturing company while Shelly built a successful career in healthcare administration. Over more than 25 years, they saved consistently, invested thoughtfully, and made prudent financial decisions that allowed them to accumulate meaningful wealth.

With two adult children and a grandchild on the way, the Kesslers entered their mid-50s financially successful but strategically scattered. Their wealth, approximately $6 million, was spread across retirement accounts, taxable investments, real estate holdings, and savings. It had grown steadily over time through multiple employers and financial institutions. As is often the case with successful families, their assets had accumulated in different places and for different purposes. While they had done an exceptional job building wealth, they lacked a cohesive strategy that connected these resources to their long-term goals.

The couple was introduced to Harrison Financial Services through a trusted colleague. From the first conversation, it became clear they needed more than investment management. They were looking for a planning partner who could bring organization to their overall financial picture and help ensure each decision supported the future they envisioned for their family.

At A Glance

OBJECTIVE: Bring clarity to a complex financial picture built over decades of successful careers and disciplined saving while creating a legacy strategy aligned with the family's values and long-term goals.

CHALLENGE: Assets had accumulated across multiple accounts and advisory relationships without a coordinated framework to guide decision-making. As retirement approached, the family recognized the need for greater alignment between their investments, estate plan, and future income needs.

OUTCOME: Established a unified financial framework that connected investment strategy with estate planning and retirement income objectives, giving the Kesslers greater confidence in their future.

Challenges

Outdated Estate Plan

Years without updates left key estate planning documents misaligned with the family's current circumstances and future intentions.

Disconnected Financial Accounts

Retirement plans from current and former employers, investment accounts, and cash reserves were spread across several institutions. Without a coordinated strategy, it was difficult to evaluate opportunities or understand household-level risk.

Retirement Income Uncertainty

The couple lacked a clear understanding of how their various assets would support spending throughout retirement. Questions remained around income sustainability, Social Security timing, and the role of investment assets in meeting future cash-flow needs.

*Names and certain identifying details have been changed to protect the privacy of our clients.

Solutions

We applied a comprehensive planning framework tailored to the Kesslers' unique goals and timeline.

1 Global Balance Sheet Consolidation

HFS conducted a comprehensive review of the family's assets, liabilities, insurance coverage, and estate planning documents. This process created a unified view of their financial life and identified opportunities for stronger coordination across their planning strategy.

2 Investment Restructuring & Tax Optimization

We designed a coordinated investment strategy across all accounts and restructured the portfolio to improve tax efficiency. The resulting framework reduced unnecessary overlap while maintaining a risk profile appropriate for the family's retirement timeline and income objectives.

3 Wealth Coordination & Legacy Planning

Working alongside the family's legal and tax professionals, we aligned investment decisions with broader estate planning objectives. This review included beneficiary designations, wealth-transfer opportunities, and strategies intended to support family goals while preserving assets for future generations.

4 Retirement Income Modeling

HFS developed retirement income projections that incorporated investment assets, Social Security planning, and cash flow from real estate holdings. The analysis provided a clearer understanding of how the family's resources could support their desired lifestyle throughout retirement.

Outcome

HFS delivered a unified financial framework for Tom and Shelly Kessler that connected investment management with both estate planning and a retirement income strategy. The result was more than improved organization; it provided clarity around how each financial decision supports the future they envision for their family. Today, the couple can move forward with confidence, knowing their resources are working together in support of their legacy.

Helping families navigate operational, estate, and succession complexities through proactive coordination and long-term strategic planning.

Contact us today to discuss how we can support your unique needs.

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