



# GRINdex

*"There are a dizzying number of indexes to measure investing success. We always wondered why PEACE OF MIND isn't one of them. Our favorite part of every Financial Freedom Plan's detailed discipline is the time it creates for a family to spend on whatever makes them grin the most. We love tracking their success stories." – Ryan & Mike*

## The Most Unexpected Longhorns

**Work hard. Keep working hard. Eventually, we'll figure out what retirement looks like. That was the mindset for these married professionals throughout their successful careers. They had the same question that we all will at some point: "How Much Is Enough?" Not knowing, they just kept working hard.**

### How Much Is Enough?

This power couple had already done all the heavy lifting necessary when their CPA told them that K&C answers that question with multiple income streams, not projected rates of return. Rather than retire to stop, what if you had the freedom to start... something even better?

At first, they couldn't believe what they were looking at. The detailed answer of exactly when they could walk away from their day jobs sooner than they expected unlocked an idea they never could have predicted.

They explained what changed their minds about their future path. "Finally being able to see our answer on a ONE-PAGE plan," they beamed.



Seeing the math started new conversations. They could clearly see how they could walk away from their day jobs sooner than they expected. She wanted to accelerate his retirement day even faster than her own because his stress was greater. So, she cranked up her practice to get to their Financial Freedom Day faster, proving once again the most important variable in any successful plan is who you marry.



Their peace of mind unlocked a dream about where their happy place would be. One of the most surprising grins in K&C history occurred when they explained where that dream has now taken them to stay. It was so inspiring that we asked them to share in their own words how it happened. Their story is a reminder that the biggest dividend of a disciplined plan is the permission to imagine, instead of worry.

## Q&A with Our Partners:

**Q:** Describe an “ahaa” moment, of any kind, during the planning process where you really thought about your personal (not financial) next steps differently than before?

**A:** “When K&C said to use cash to buy our country place in Round Top, Texas. Previously, I felt that advisors wanted all the money to end up with them to manage.”

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**Q:** What has been most different about this next chapter in your life? Has anything surprised you?

**A:** “The 180-degree change is the joy we get ‘working’ out in the country at this property. Never would I have thought the country life would be something I could even tolerate, and now we enjoy it so much.”

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**Q:** For your friends who would never have dreamed you’d be where you are, what story stands out so far that would knock them over in disbelief or laughter?

**A:** “I had not mowed a lawn in 50 years. I now own two riding mowers, a tractor, and a shredder – and I use all of them. Oh, and we’re raising Longhorns.”

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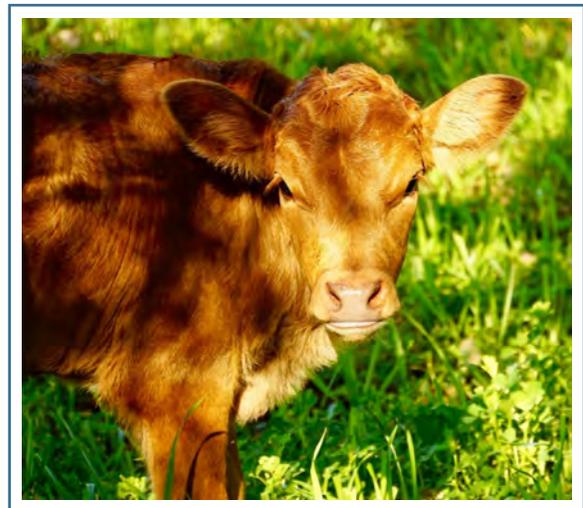
**Q:** For anyone in a similar position as you when you were both still working full time, and were on the fence about when -- and if -- to retire, what advice would you give them?

**A:** “Don’t count on any avocations to keep you busy or fulfill you. Find something you can throw all your energy into that you can be in control of. Find your happy place.”

## Financial Freedom > Retirement

Nothing makes us grin more than somebody who does not retire to walk away, but who finds the freedom to run toward more time to spend exactly how they wish. We invite you to join our email community where K&C shares updates and Financial Freedom Day posts. We are thrilled if they help in any way to get you closer to your own happy place.

We love getting photos of additions to the family, like this beauty.



Krueger & Catalano is an independent financial advisory firm in Houston, Texas. We work for individuals, families and small businesses seeking financial planning, asset management, and ongoing advice.

Our Financial Freedom Plans are customized with great detail and multiple streams of income, but clearly outlined on 1 Page.

**How Much is Enough?**

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