



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

“I DID IT!”

...that was the title of an email we received recently from a special partner. His “it” was so difficult, with such a suprising twist, that we had to share with any small business owner (or anybody who likes giant grins).

Letting Go

He first came to see us after hearing about our escape from Wall Street, right before their credit crisis caused a market crash in 2008. All he heard about us before meeting was “they only invest for others as they do for themselves.” We have served him ever since.

One of the hardest workers turned small business owners, this guy is a privilege to know well. We talk about anything, and brainstorming sessions spill far outside investment accounts. The depth of his commitment to his customers at work is matched by his desire for world wide adventures on his off days. There was a constant tug-of-war between those two extremes, equally inspiring him. The only thing he had a hard time imagining was ever letting go of that rope.

Then, we got this e-mail cut and pasted below, along with this photo which is his view from the spot where he is building a new house.



I DID IT!

I have been thinking about hiring someone to run my business for two or three years as you know. But, I've always been afraid to take the leap. After our last meeting I got serious and finalized the details and was ready to start interviewing.

The first person I wanted to talk to is an employee. She's been with us for four years and is doing a great job. So, I went to meet with her, and she told me she had to talk to me too. She gave notice and said she was going to work for another company. Then, I told her my plan and she's decided to stay and take over! It was perfect timing. I was prepared with an offer and she was ready for a big change.

Thank you for all your encouragement and professional advice. Our Income Plan gave me the confidence to make this first step into retirement. Thank you so much for everything you do for us.

Fondest Wish

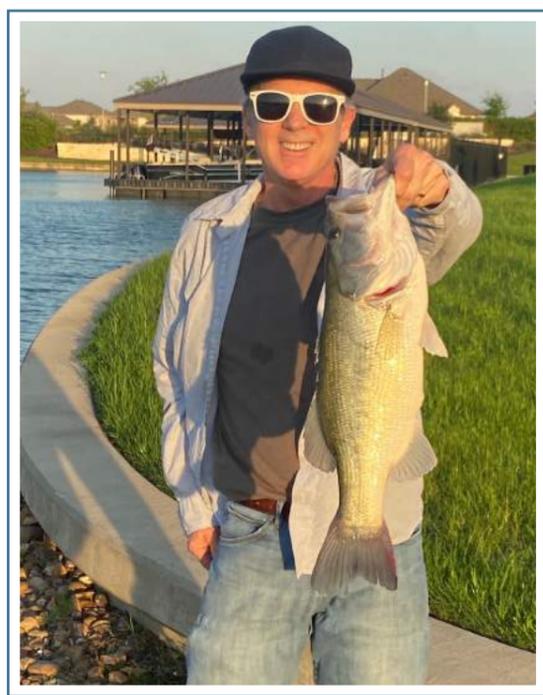
After one of our biggest grins we quickly sent this reply:

You know our fondest wish is that your peace of mind unlocks some doors we didn't know were there. The multiplier effect is even more magical when you change the path for another person's family also, congrats on hiring the new boss!!!

Brother THAT is what makes us go around here, helping in any way to serve and create more of those outcomes.

Love u pal. Thank you so much for sharing. It is such a privilege working for you. We have to ask, what is your first fondest wish to do more of now?!

Gone Fishing



His answer:

I want to travel for a month with my wife, but I wanted to make money while I'm traveling! I want a healthier lifestyle. I want to reduce stress, eat well and exercise and have more peaceful time with my family.

I love to fish, and I've discovered some great fishing right here on town lake. I realized all of it is possible because of the income planning that we've done over the last 10 years. Thank you both again so much for all the encouragement and support. You guys are such a blessing.

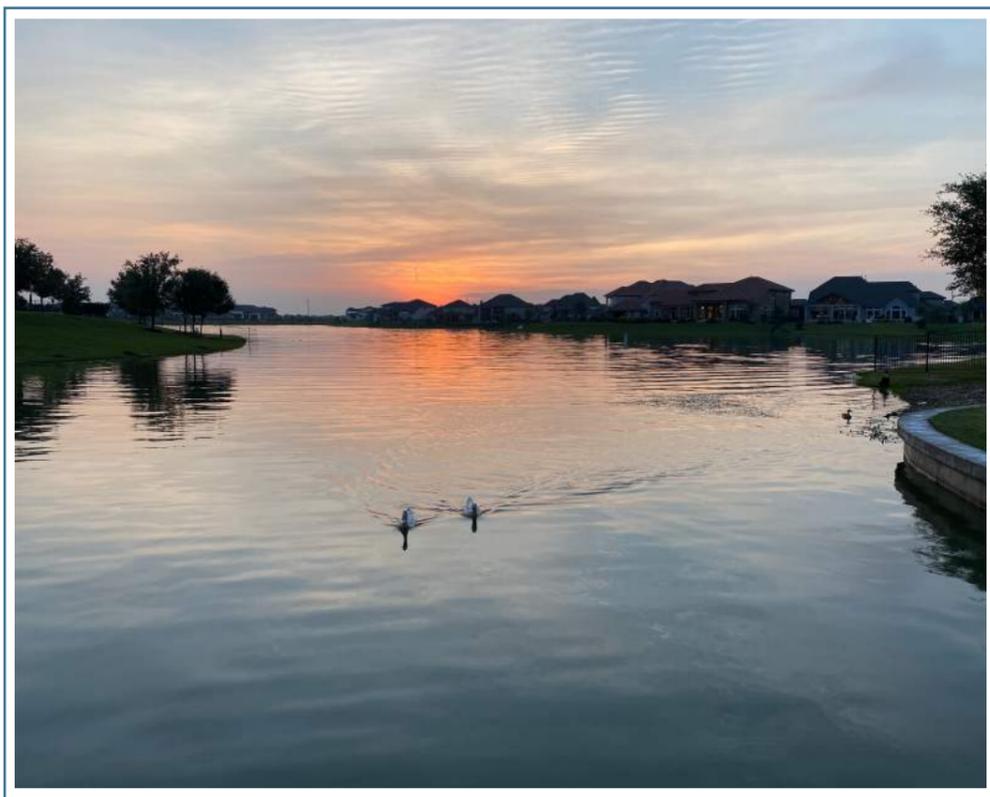
(Footnote on his chosen replacement at the office: The first two months she was in charge, sales went UP...while he was fishing)

Seeing "IT!!"

We work in partnership with the families we serve. They know we will show them the answer to their question - [how much is enough?](#) – with multiple secure income streams for all their needed expenses, and then at least one stream with the ability to still give them raises to afford a lot of extra wants also. The ultimate measure of wealth is more choices.

He did all the heavy lifting. We just did the math and carefully invested his hard work, so that he could see and know he had financial freedom. He explained that once he saw the multiple streams of income exceed his annual expenses, with overflow into a bucket of cash for anything un-planned, he was able to visualize making his "it" happen – taking that leap. THAT is Financial Freedom Day.

He has a new favorite fishing hole he sent us a photo of. And, we have giant grins hanging this one on our wall.



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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