



# GRINdex

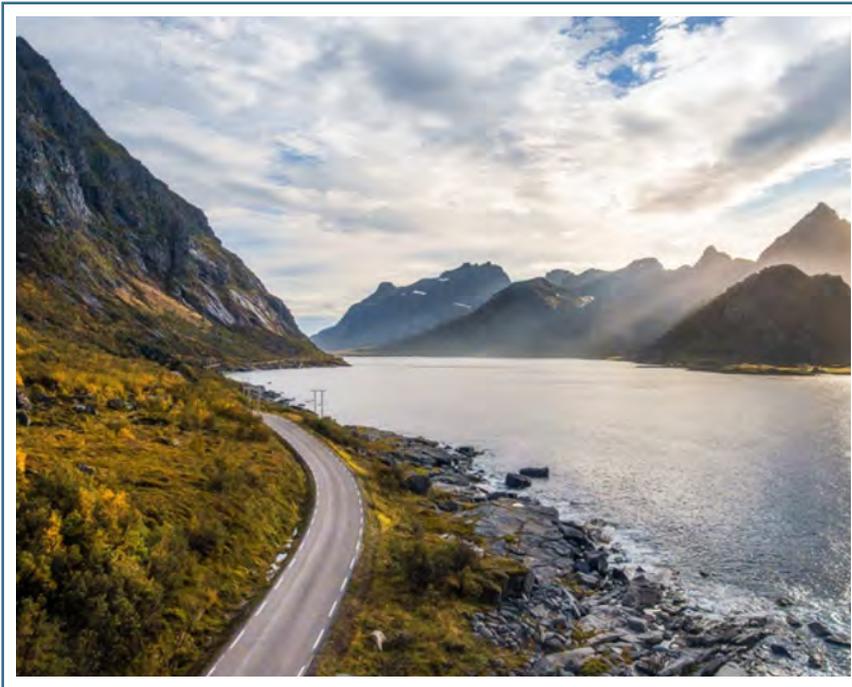
"There are a dizzying number of indexes to measure investing success. We always wondered why PEACE OF MIND isn't one of them. Our favorite part of every Financial Freedom Plan's detailed discipline is the time it creates for a family to spend on whatever makes them grin the most. We love tracking their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

## The Power and Purpose of No Agenda

After more than three decades working as an engineer and school teacher, this couple was not ready to retire, but they wanted to re-fire their greatest interests.

### Driving Faster than RMDs at Retirement Age ... with a Bigger Purpose

Our original notes many years ago were very clear about saving enough to travel extensively. Their first goal was to "chase seasons and climates, all over, together." When we calculated their own Financial Freedom Day – and reached it together after carefully planning – they took off!



At their annual progress meeting, their smiles were bigger than ever. And, over the years they have chosen to accelerate their goals, rather than slowing any down. So, we thought it would be fun to let you see the different paths they took to achieve their goals.

She blushed, "I have a confession to make...driving through the Fjords was so thrilling it was scary good!" We had to only slightly adjust her budget for a couple speeding tickets she racked up and giggled to explain.

Engineers and teachers spend lifetimes making rules. We have never sat with a couple more thrilled to break a few -- once they could afford to. And, we're not talking about those speeding tickets. This loving couple has mastered travel in two directions at their age, unlike anybody else we have the privilege of working for.

## Advice for The Perfect Vacation

After some face-breaking smiles sharing the highlights of their last six-week adventure, we made them answer one final question: What was the very best part?! They looked at each other, then she answered with no hesitation: “No agenda” – with a deep breath of appreciation and a big nod from him.

She explained, “When you have no timed agenda you get to decide after more than a month in Europe, should we go north or south next...then out of nowhere Norway called us.”

We pulled up the notes from our first meeting years ago to compare to their projections of what they wanted to do and how much it might cost. Like us, they love to eat good food, so we dove into the juicy details. After all the delicious stories he was proud to report: “Some folks would be shocked how a week at that bed and breakfast including those meals was less than \$500.”

But, that’s not even the best part.

## Traveling Back For MORE

The most important direction in travel is what you’re coming home for. They were most excited to share updates on what they were working on now – when not traveling. This is the real sparkle in their eyes.

Anyone who figures out how to enjoy leaving as much as returning seems to earn a lot more trips. Having something -- and somebody – to stay healthy for and to enjoy with seems to add a lot more years to plans. And, at a time when their peers are worried about RMDs, she beamed with an update: “I just finished that PhD I told you about!”

The way she described her deep interest in studying for a PhD in “psychology with a focus on integrative health and spiritual meditation” made us feel better in all those departments in five minutes, so she must be pretty good!

He humbly sat and smiled proudly listening. All he did with his spare time was get ordained as a minister! Following his lifelong passion for Faith with a greater purpose, once he had more free time to invest in it made for mutual grins. We were so happy for the new minister we had to throw a big blessed bear hug on him, in congratulations for never wanting to retire.



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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