



# 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*

## Sunshine

**Future retirees dream of traveling extravagantly more than a few weeks each year. A lady that everyone calls "Sunshine" trots the globe all year long. What's her secret? After many lifetimes worth of adventures, it was her grin at retirement age that offers the longest lasting lesson for all of us.**

### Adventure Comes Unexpectedly

It all started soon after Sunshine moved to Austin, Texas. She went to a travel agency to plan her first trip. The phones were ringing off the wall. She didn't get upset waiting and watching the chaos that day. Chatting away with folks in line, she even helped a customer herself.

Sunshine was so friendly to all around, the manager finally came over. He asked if she could help them out the rest of the day.



Sunshine is one of our favorite examples of Heads-Up Luck. A generation with their heads down in screens underestimates the odds-tilting math of luck outside when you pay attention. Genuine interest, like hers, often develops a connection with another person. These relationships are the ones that can multiply. People like Sunshine do not have to find luck; it collides with them because they are looking up – and at more.

### Around the World with Financial Freedom

Sunshine never stopped wanting to help. She is still at that same job 46 years later! As a travel agent, she has enjoyed remarkable trips to 73 countries on all 7 continents. No time to worry about competition from online

travel sites, she is too busy enjoying her work. A good guide is irreplaceable. She finally made it to Antarctica for the first time at age 69. Not a bad run for a gal whose first trip was her honeymoon to Big Spring, Texas, using the only \$100 they had.

We were thrilled to design Sunshine's Financial Freedom Plan because we knew we would get to hear years of stories about how all her adventure capital would be enjoyed. But, the key ingredient to its success has nothing to do with us. She is completely responsible for tilting the odds in her favor once again. The freedom to do anything she wants and go everywhere she can go sounded so much better than retirement. So, she refuses to retire.

## A Vacation From Retirement

To be lucky enough to work on a craft you love so much that allows you to do more of what you really love means never wanting to fully retire.

We explained to Sunshine that the only minimum requirement we make of our plans is that income streams must last until at least 100 years of age. She grinned again. Turns out her mom lived until she was 99.

Sunshine currently holds the K&C indoor record for most GRINdex photos on our walls, with a wonderfully unfair advantage of location shoots! But, records are made to be broken, and shared. We invite you to join our monthly email community where we share world-class tips from expert gridders.

We love trying to keep up with Sunshine's adventures.



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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