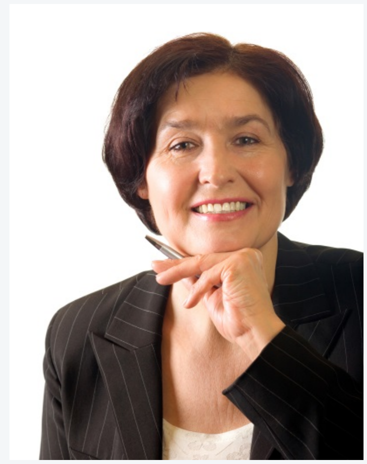
NEWLY ALONE

Whether you are navigating life alone due to the death or divorce of a spouse, it is crucial to gain a clear understanding of your changed circumstances. Because this time of change can be quite overwhelming, it can be helpful to partner with a fiduciary advisor who is trained to carefully listen and patiently guide you as you face this new reality. A trusted financial partner will not only help you understand the financial details, they will also provide a sounding board as you move forward and begin to make decisions about your future.

THE CLIENT'S DILEMMA

- Linda finds herself suddenly alone in handling all the financial decisions for her family, after many years of her spouse being the primary decision-maker.
- Her situation overwhelms her and makes it impossible to think clearly.
- She doesn't feel confident in her financial situation and would like to find a financial partner who will meet her where she is today and help educate her so she can make better decisions.
- Linda wants to plan for her solo future in the best way possible and needs help to gain a comprehensive view of her situation.



IMPORTANT CONSIDERATIONS

- As a result of the recent changes in her life, Linda will need to review her legal documents and beneficiary designations to ensure these are updated to reflect her changed situation.
- Linda needs to understand the details of her current financial balance sheet and insurance coverage details, to identify any gaps which could impact her future.
- She can't yet fathom whether lifestyle changes may be required in order to sustain her resources for life.
- Linda doesn't yet understand the risks to her future and how best to protect against them.
- There are important "what-if" scenarios which need to be examined for the future simply because she is alone. She will need to be even better prepared for later life decisions and be clear about her choices going forward.

CLEARVIEW
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THE OUTCOME

- Clearview Wealth Management helped Linda to get organized and gain a clear picture of her current situation in light of the significant change in her circumstances.
- Clearview listened carefully and dealt with the essentials first, so that Linda was not overwhelmed with decisions. Our ongoing relationship enabled us to prioritize concerns.
- We helped her make informed decisions about the proceeds she received and how best to invest and use them, both for her immediate needs as well as to help secure her future.
- We helped Linda to consider the necessary changes to her financial and health care power of attorney documents, as well as her trustee choices, so that she could make choices based upon those who would best follow her wishes if she is unable to make those decisions herself.
- Linda gained trust in her financial partner and in herself as we worked together toward a brighter future.