



Brenda and David Begin and family

# The Runway of Retirement

By Charlie Dunn, Dunn Perrault & Associates

*What happens when you replace doubt with confidence and can enjoy today, knowing you've planned for tomorrow?*

For Brenda and David Begin it is the confidence that comes from knowing how they want to live their life and doing what it takes to achieve it.

The Begins had their financial plan built around freedom rather than retirement. They each define freedom slightly different, yet they collaborated on what it takes to achieve it. They credited the financial planning process at Northwestern Mutual as the catalyst that helped their retirement get its vision.

"Every strategy has a price. There is a tension on what you have to do in order to achieve your goals in life," said David.

"Going through the process of planning helped us back into the retirement event," said Brenda. They relocated to Colorado Springs in 2001 with their two sons to experience the quality of life the area offers for education, recreation and adventure.

"I don't plan to retire. I want freedom in what I am able to do," said David.

A software sales executive turned business owner, David traveled internationally for many

years and found the time away from his family was challenging. His career change allowed him the flexibility he desired to be there for his family and pursue his interests. David is an avid cyclist and an entrepreneur. He enjoys the cyclist community in Colorado Springs and actively participates in many of the road races. He balances his adventures with his projects and plans to never stop working.

"I look at it differently," said Brenda. I want freedom to do what I live to do."

Brenda, an Optometrist, shifted to part-time at Rockrimmon Vision Source to stay involved in her sons' activities while in high school and to fund their college.

Like many people today, Brenda suddenly found herself as a member of the Sandwich Generation when her elderly mother relocated to Colorado Springs shortly after her youngest son left for college. "We didn't have much of a break at all." "You definitely feel the responsibility and the time it takes," said Brenda.

Brenda's mother is now living in assisted care facility, which has

been a positive experience for everyone. "Mom's husband was proactive in planning for a long term care event and we're very thankful for this," said Brenda. Brenda's view of freedom is being able to live her role as mom, daughter, wife, friend and optometrist. She finds fulfillment in impacting the lives of others around her. "We achieved getting our sons through college, earning a living on our terms. It was a big milestone," said Brenda.

David and Brenda's lifestyle is their runway to retirement and it is anchored by the freedom to choose how and where they spend their time. Their investment and savings plan has given them the peace of mind to pursue their interests. For Brenda, it's about keeping her lifestyle, automatically saving and not having to count the money. For David, it's about having the flexibility to work on what he wants, when he wants to work. It's about having the readiness and freedom if they decide to sell their businesses.

Creating a comprehensive financial plan gave David and Brenda the confidence to enjoy today - knowing they've planned for the tomorrow they want to live.

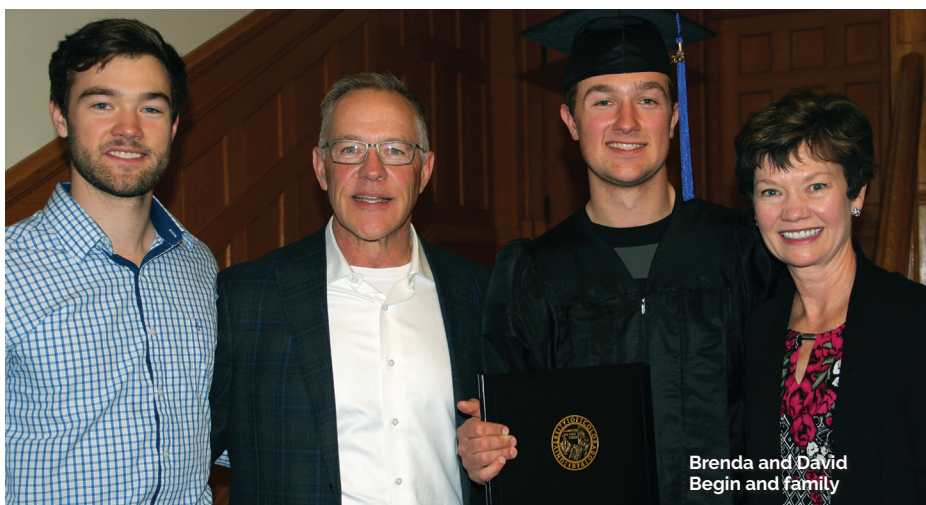


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