

FROM STOCK OPTION VESTING TO MANAGING AN INHERITANCE



Adam and Rebecca's financial life had evolved into something that demanded more attention than they could reasonably give while being the parents, partners, and professionals they wanted to be. That's when they realized that **finding the right guidance could change everything.**

Meet the Clients

By their mid-forties, Adam and Rebecca had built a life full of success and energy, including demanding careers, a lively home in the Detroit suburbs, and two boys with very different needs.

Adam, an executive at Ford, and Rebecca, an attorney at LinkedIn, had seen years of hard work rewarded with stock awards and options. But as their family grew and their wealth became more complex, the accounts, inherited assets, and decisions about what to hold or sell quickly outpaced the time they had to manage it.

That was the moment they realized the very success they'd worked so hard for was creating challenges they couldn't navigate alone and that finding the right guidance could change everything.

Disclaimer: Adam and Rebecca are fictional composite characters created to represent common situations we have encountered with multiple clients over the years. Any resemblance to actual clients is purely coincidental. This article is for informational purposes only and does not constitute investment advice or a recommendation to buy or sell any security.

The Challenge

Fragmented
Finances and
Constant
Overwhelm

On paper, Adam and Rebecca were model savers and investors. They were contributing diligently to retirement accounts, letting Adam's inherited assets grow, and accumulating valuable stock options through their employers. But the reality felt increasingly overwhelming.

Their financial life had become fragmented across multiple disconnected accounts. Stock option vesting and management took a backseat to higher-priority items, leading Adam and Rebecca to hold onto them far longer than felt comfortable, unsure of the right time to sell. The inherited assets from Adam's parents remained in their original positions, never integrated into any broader strategy. Meanwhile, questions mounted: **How did these pieces fit together? Were they missing tax-saving opportunities? How should they plan for major expenses without disrupting everything else?**

The stress went beyond numbers on a spreadsheet. With demanding careers, no extended family nearby to help with the kids, and Oliver's learning needs requiring private education, Adam and Rebecca found their precious free time consumed by financial questions they felt unequipped to answer.

The irony wasn't lost on them their professional success was creating personal stress. **They needed clarity, organization, and a decision partner who could help them move forward with confidence (without adding another layer of complexity to their already full lives).**

The Approach

Our first priority was bringing calm to the chaos.

- **We consolidated Adam and Rebecca's scattered accounts into a unified system**, giving them their first clear view of their complete financial picture in years. No more hunting through old statements or trying to piece together fragments.
- **From there, we built a decision-making process that actually fit their lives**. Rather than overwhelming them with lengthy meetings or complex reports, we created simple, structured check-ins where we could discuss key decisions together and then handle all the implementation details behind the scenes.
- **Stock option vesting and equity compensation decisions became one of our biggest wins together, because we established a routine that eliminated the stress and second-guessing**. Every time stock options vest, we schedule a brief call, walk through the decision based on their overall strategy and current market conditions, and execute immediately. What once caused weeks of worry and procrastination now takes minutes of their time and happens seamlessly.
- **We also addressed those inherited assets that had been sitting in limbo**. Rather than leaving them as disconnected pieces of their financial puzzle, we analyzed how they fit into Adam and Rebecca's broader goals and risk tolerance, then integrated them into a cohesive strategy that made sense for their family's timeline and objectives.

By taking those lingering financial tasks off their plate and giving them an organized system that worked with their busy lives, we helped transform their finances from a source of stress into something they could navigate with confidence and ease.

The Results

For Adam and Rebecca, the biggest shift was relief. Questions about 401(k) allocations, how much to save in 529 accounts, or even how to budget for a basement renovation were no longer late-night stressors. With regular, efficient meetings, they now decide on key items together and then rely on us to carry out the details, with flexibility to address questions as they arise.

When doubts surface about taxes, investments, or whether they're doing "enough," they no longer spiral into worry. Through our partnership, they now have a framework to get clear answers quickly and move forward in sync.

One of the most significant breakthroughs involved their stock options and the concentration risk they represented. Previously, they held shares much longer than felt comfortable, torn between watching daily volatility and fearing they'd miss potential gains.

Now they follow a systematic approach to diversification that eliminates unnecessary risk while helping ensure their decisions align with their broader financial goals.

Having confidence that they're taking every reasonable step to manage their tax burden adds another layer of reassurance. And because we also support their parents and siblings, they know the people they care about most are in good hands too.

Ultimately, Adam and Rebecca's strategic approach helped them reclaim the time and energy to invest in what really matters most: their careers, their partnership, and creating memories with Jacob and Oliver.

Building wealth while managing demanding careers and family responsibilities isn't easy, but you don't have to navigate it alone.

If you're ready to transform financial complexity into confidence—just like Adam and Rebecca did—we're here to help.