

FINANCIAL PLANNING FOR MARRIED COUPLES ISN'T ONE-SIZE-FITS-ALL

Meet the Clients

While **Lisa** had found her perfect work-life balance, **Michael** remained trapped by financial fears that even their substantial wealth couldn't quiet. With the right partnership and support, they discovered how to bridge their different money perspectives and build the life they both envisioned.

Lisa had orchestrated the perfect symphony of work and life: three days treating young patients as a successful pediatrician, the rest devoted to grandchildren who adored her, exercise that energized her, and the kind of unhurried moments that make life feel rich.

Michael's experience was markedly different. His parents' bankruptcy during his college years had fundamentally shaped how he viewed financial security, even three decades later. Determined to shield his family from any similar hardship, he remained locked in a demanding corporate law partnership that was taking a toll on his health, relationships, and overall well-being.

Their financial picture told a brighter story than Michael could see. Years of success, including a substantial Apple stock position, meant they had more than enough to fund the life they wanted. But their brokerage relationship had been purely transactional, offering statements and trades without real guidance.

It wasn't until close friends shared how their work with Diversified Portfolios had reshaped their own financial lives that Michael and Lisa began to imagine a different kind of partnership.

Disclaimer: Michael and Lisa 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

Security vs. Fulfillment

Even with a strong financial foundation, two challenges kept Michael and Lisa from fully enjoying what they had built.

The first was Michael's **deep fear of instability**. His parents' financial collapse had left him vigilant to the point of exhaustion. Though their resources clearly allowed for more freedom, he couldn't bring himself to step back from work. As a result, Lisa's dream of a winter home in Delray Beach always seemed just out of reach.

The second was their concentrated Apple stock. Years of growth had turned it into both a blessing and a burden. Watching its value rise and fall with market swings amplified Michael's stress, reinforcing his reluctance to make changes. Both knew the **risks of concentration but felt paralyzed about how to diversify without losing out on future gains**.

Lisa empathized with Michael's worries, but she longed to see their success translate into a lifestyle they could enjoy together: more travel, time in Florida, and simply more freedom. Every conversation about change, however, ended in tension. **They were stuck between security and fulfillment, unable to move forward.**

The Approach

Understanding the Emotions Behind the Numbers

From our very first conversation, it was clear Michael and Lisa needed more than investment management. They needed advisors who recognized that financial choices are shaped as much by life experiences as by numbers on a page, and that financial planning for married couples carries unique nuances. Each spouse needed to be heard.

We began with discovery—not to tally assets, but to **explore what financial confidence meant to each of them**. The picture that emerged showed two people with very different emotional needs around money, both deeply valid.

Michael required what he had never received from his brokerage: consistent communication and complete transparency. To meet that need, we established quarterly partnership meetings with structured check-ins and detailed analysis, giving him the reassurance that their plan was being actively monitored and remained on track.

The turning point came when we addressed the source of Michael's greatest stress: their concentrated Apple stock. Drawing on our experience with other families in similar situations, we built a strategy in three parts:

- **Hedging techniques** to soften the day-to-day volatility.
- **A tax-efficient diversification plan**, implemented gradually over several years.
- **A shared decision-making framework** that honored Michael's need for safety while supporting Lisa's vision of freedom.

Rather than imposing change, we built a structure that gave them both clarity and confidence, allowing them to move forward together.

The Results

The changes in Michael and Lisa's lives have been profound.

Michael transitioned into a mentorship role at his firm, maintaining the work he enjoys while gaining back control of his time and health. Quarterly reviews with our team and ongoing oversight now provide the reassurance he needs, easing the fears that had kept him tied to his desk.

For Lisa, long-held dreams finally came true. Their winter home in Delray Beach became a reality, anchoring six months of each year and creating space for travel, family, and the kind of life she had envisioned. Michael often reflects on how this shift has improved not just his happiness, but their shared relationship.

And their concentrated Apple stock? Their concentrated stock position was carefully addressed in coordination with their tax advisor. The portfolio now reflects their goals and tolerance for risk, freeing them from the stress of watching every market swing.

What makes this partnership even more meaningful is how it's grown beyond the purely professional. We've become genuinely invested in Michael and Lisa's broader life, supporting the same charitable causes they care about and even visiting them during their Florida winters.

That partnership now also extends to their adult children, who receive financial guidance, professional networking, and career support, helping build continuity across generations.

Michael's transformation has been particularly moving to witness. Every time he visits our office, his gratitude is evident, not just in his words, but in how he embraces our entire team. He often shares that he didn't know this level of contentment was possible, and that our work together hasn't just changed his portfolio, but fundamentally changed his life.

Ready to write your own success story together?

If Michael and Lisa's journey resonates with you and your spouse, we'd love to explore how we can help you bridge any financial differences and build the life you've both been working toward.