



“It was the first diagnosis that really threw me”, says Sue Hickey of YourOwnRetirement, a Cranberry based retirement advisory group. “I mean what if we lose him? I don’t know anything about our finances”.

It wasn’t long after 9/11, Sue was raising their five children and Dave was always the rock they relied upon. The diagnosis in question came after a routine MRI of Dave’s left shoulder, a golfing injury. It showed a mass in the humerus bone which connects the elbow to the shoulder. “We didn’t see anything funny about it but we tried to keep our senses of humor alive”, Sue said. Dave pondered what life would be like without his left arm, if not worse. It was the longest two weeks of their lives to be sure. It took several other tests including a PET scan to confirm the mass in Dave’s arm was actually harmless cellulose not cancer. “We had a new outlook on life” said Sue. And Dave realized they needed to share information and the burden of responsibility. Being a husband and father he wanted to carry it all, no weakness ever, but understood knowledge is empowering.

“Couples really need to get aligned with their values, goals and financial means. It need not fall to only one person. Two heads really are better than one, Sue points out. Often we see couples that clearly haven’t discussed their money to any extent”. “There can be a fair amount of defensiveness, Dave relates. I get it because I was there believe me. The bills, college savings, investments, you name it I did it all. Sue would ask and ask but I just kept telling her I had it under control”. Sue is quick to point out: “If you, as a woman, are not looking and discussing what you want your retirement to be all you will have is the retirement someone else decides for you”.

Ironically Sue was working part time for a structured settlement planning firm serving families that suffered a health issue. After Dave’s scare I knew I needed to get, just not more, but really involved”. “YourOwnRetirement, LLC started as a mission to inform neighbors, colleagues and friends about the need and opportunity to plan for retirement. “ We both realized this was not taught in school or work. Pensions are rare, social security not the end all and most of us have saved everything in our 401k’s and the like” Dave realized. “But every commercial I heard from wealth advisors talked only about saving, not actually using.” “Nearly everyone I knew was going to spend at least something they had saved. Why save at all if not to enjoy it when you do retire”? asks Sue.

“When we looked at the advisors and consultants in our area most if not all were focused solely on asset management and not retirement planning. Lots of companies can manage money but no one was actually incorporating all 5 elements of retirement: Income, Investment, Tax, Legacy, and Healthcare. “Having to think about learning everything from the ground up, with Dave’s health up in the air, really got my attention, Sue admits . If the wife of a finance guy didn’t understand how many other women and couples didn’t either? It was right then I decided that was my mission, my reason for being exposed enough to it to know what I didn’t know” says Sue. We all face issues with work, health, parents and kids. So many of us are taking care of elderly moms and dads as well as helping our children start families and manage new households” Dave maintains. “Dave’s mother is 89 and still lives by herself. When we look forward to our 80’s and 90’s our retirement plan better include healthcare and long term care considerations. Insuring our clients cannot outlive their savings is Job One.”

“A fair number of folks that visit with us for the first visit are often mismatched with their investments. They think they are being conservative only to discover the opposite, Dave discovers. “As fiduciaries, we are legally required to work in your best interest when providing investment advice. Being duly licensed for insurance and asset management, gives us ultimate flexibility in designing a comprehensive retirement plan, Sue explains. Our visits are very focused on the individual or couple in front of us. One size never fits all. The process is called the Pathway 360 because it leads clients through retirement and is a complete 360 degree view. Investing is only one aspect. We use three visits to arrive at a written, organized plan complete with recommended changes and future game plan.”

Both Sue and Dave are very proud of their clients. “We always say we have the best clients and by that we mean great people. They are hard- working, honest family folks that want to be responsible to themselves and others. We applaud them for taking the initiative to get their financial futures in shape, knowing where they are and taking the steps needed to be confident” Dave says. “Retirement should be a reward and time for family, fun and adventure” adds Sue. “We make sure our clients are comfortable with all decisions. It is their plan and their future. Sue also makes sure there is time for celebration along the way. “We host several annual events with clients including the seasonal holiday party and summer Pirate game along with dinner seminars and classes. Birthdays are a big deal too. We stay engaged whenever and wherever we can. We celebrate anniversaries, grandchildren, weddings and of course actual retirement dates!

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