



Susan and John Ehmann

GRAPHICS:

**In 2007, Susan and John Ehmann
were on course to achieve their financial goals
Today, in a challenging economy, their path has changed.
But their goals remain the same.**

SUSAN EHMANN:

I'm Susan Ehmann. I live in Dublin, Ohio, with my husband, John, and we're a blended family with six children.

JOHN EHMANN:

Three children from Susan's side and three children from my side. Two of our children live in Chicago. Three are in college. One is in high school and living at home.

SUSAN EHMANN:

The world's changed quite a bit in just a couple of years.

JOHN EHMANN:

In 2007, when we looked out to our future, we had college savings, retirement looked healthy and strong. We had a great trust in the economy and trust in the future of our investments. The economic downturn in today's climate has put a very big cloud of uncertainty on the way we look at things.

LYNNETTE BLAKEWAY:

The Ehmanns basically face two challenges: the educational costs of the children, which have risen versus what we had projected, and the decrease in the value in their investments.

SUSAN EHMANN:

I guess I always felt I had this cushion. And now I feel like that cushion is removed. I knew that I had their four years covered and that isn't gonna happen right now, so we have to look at some other ways.

LYNNETTE BLAKEWAY:

These rough times have altered their lives. What we're facing is not only the cost of education, but the normal rising cost of living--their mortgages, the cost of transportation, and decisions on how we cover those expenses need to be addressed.

SUSAN EHMANN:

The thinking with Lynnette is different now. We're looking at John having to work longer. I am presently looking to go back into nursing. I think we may be looking at

more student loans and being conscientious of really how we're spending our money.

JOHN EHMANN:

The conversation with Lynnette today is getting a firm footing on where we are. Understanding all the aspects of our investments and how they're performing. The conversations are now about rebuilding, about getting back to stability. Getting back to cash flow, getting back to: "What do we want in the next 10 years?"

SUSAN EHMANN:

What Lynnette has done would help to ease our minds. I knew she was on top of everything.

JOHN EHMANN:

I still am very optimistic about going forward. We will get through these times. The role that Lynnette plays now is even more important than the role she played previously.
END.

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