CASE STUDY:
John and Nicole Sweeney

AT A GLANCE

CHALLENGES

- **Define a clear, confident path to retirement that supports the lifestyle they envision**
- **Reduce financial stress and guesswork after years of self-management**
- **Ensure both partners feel informed, confident, and secure**
- **Work with an advisor who listens, simplifies, and supports—without judgment**

RESULTS

- **Organized their finances around a clear, personalized plan**
- **Replaced anxiety with confidence and peace of mind**
- **Strengthened communication and teamwork around money**
- **Built a lasting, trust-based partnership with Lake Road Advisors**

"They're not just our advisors —they've become friends. It feels like we're a team, and that's a great feeling."

John Sweeney

BACKGROUND

After more than two decades in the Seattle area, John and Nicole Sweeney moved back home to New York's Southern Tier in 2020 —returning to family, friends, and a quieter pace of life. John now works remotely in corporate tax, while Nicole teaches yoga part-time. Their daughter had just started high school when they made the move, and the family was ready for a new chapter.

Like many couples in their early 50s, the Sweeneys were juggling competing priorities—including saving for their daughter's college and planning for retirement. John had always managed their finances, but the picture was becoming more complex.

I'd always done our financial planning myself, but things got more complicated. I wanted a second set of eyes—and I ended up getting much more than I expected."
—John Sweeney

GOALS & CHALLENGES

The Sweeneys' biggest question was simple, but not easy to answer: **When could they retire with confidence?**

Years of working in a demanding corporate role left John yearning for a defined exit strategy, while Nicole wanted to feel more comfortable and knowledgeable about their finances.

"His job is stressful," says Nicole. "He just wanted to have a date in mind and know he didn't have to work forever."

They had always been disciplined savers and careful planners, but the Sweeneys realized that spreadsheets and intuition alone were no longer enough. Life had changed, and so had their financial picture. "We were organized and disciplined," John says, "but despite that, we needed help."

When a trusted friend recommended Paul Sydlansky, CFP® and Lake Road Advisors, the connection felt natural. "Our friend's confidence in Paul made it an easy decision," John says. "We reached out, and it just went from there."

"Paul came across as kind, sincere, and never pushy. He listened, he explained, and he made it clear this wasn't about selling us anything."
—Nicole Sweeney

SOLUTION

From their very first meeting, John and Nicole knew they'd found the right fit.

Lake Road Advisors guided the Sweeneys through a clear, step-by-step process that replaced uncertainty with confidence. Together, they worked to organize every part of the couple's financial life and test what retirement could really look like. The process included:

- **Detailed onboarding** to organize data, define priorities, and assess risk tolerance.
- **Establishing realistic budget "buckets"** that matched their real-life spending and goals.
- **Retirement-timeline modeling** to explore "what-if" scenarios like part-time work or a future move.
- **Ongoing education** so both John and Nicole understood the "whys" behind every decision.

The Sweeneys also appreciated the responsiveness from Paul and his team, including Lead Advisor Hayley Haslett, CFP®. "Sometimes John emails Hayley with a question, and she comes back within a day with the numbers," Nicole says. "That level of support is amazing."

And when Paul offered to meet one-on-one with their daughter to provide a "Personal Finance 101" session, the gesture confirmed what they already felt—the LRA team genuinely cares about the families they serve. "They didn't have to do that," Nicole says. "It meant a lot that they would."

"It's the total, comprehensive plan I always wanted. The big firms only talked investments. Paul looks at the whole picture—taxes, lifestyle, timing, and peace of mind."
—John Sweeney

The subjects of this story are current clients, who have not received compensation in exchange for providing their honest review of our services. The clients have provided permission to be quoted in this story.

RESULTS

Today, the Sweeneys describe their financial life in two words: **organized** and **calm**.

"I didn't expect to be so involved, but now I understand so much more," Nicole says. "If something happens to John, I have Paul and Hayley. It gives me peace of mind."

Beyond the numbers, the process has strengthened their communication as a couple. Scheduled check-ins create space to talk about long-term goals—something everyday life rarely allows.

"Before, we might start to talk about retirement while making dinner and then drop it," Nicole says. "Now we sit down with Paul, and it's structured. We make progress every time."

The Sweeneys also appreciate the calm, reassuring presence the LRA team brings, especially when confronted with life's inevitable surprises. "Sometimes I'll show up worried—maybe we had extra expenses—and they just say, 'You're good.' They always bring me back to center," John says.

Looking ahead, the Sweeneys are mapping out a tentative plan for retirement within five years, possibly with John easing into part-time consulting first. "Paul modeled what that would look like," John says. "It helps us see that we have options—and that's powerful."

Working with Lake Road Advisors has helped the Sweeneys replace worry with **confidence**, complexity with **clarity**, and isolation with **partnership**.

> ***"I used to wake up in the middle of the night worrying about money. Now I sleep much better. We have a plan—and we're following it together."***
> ***— John Sweeney***

Lake Road Advisors is more than a financial planning firm. It's a growing team of experienced professionals committed to helping busy professionals and families organize their finances, make smart money moves, and live the life they want.

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to learn how they can help you achieve your loftiest goals.

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