



Guide Clients 55+ Through Uncertainty and Deepen the Value You Deliver

with the CASE Foundation



Uncertainty around markets, health, longevity, and family dynamics often stall decision-making. The CASE Foundation, developed by behavioural finance expert Dr. Sam Sivarajan, helps financial professionals to guide clients through uncertainty around legacy planning and retirement with greater clarity, confidence, and purpose.

THE CASE FOUNDATION

When to Use:

Use CASE to help clients navigate uncertainty, focus on what they can control, and build confidence in their retirement plan.

How to Use:

CASE helps financial professionals lead confident, values-driven conversations around lifestyle, legacy, and long-term planning. Sit down with your clients and work through each of the four pillars using the accompanying questions and exercises to guide a meaningful dialogue and next steps.





CONTROL: Focus clients on what they can change.

Encourage clients to prioritize what's within their control, like how they use their money today, manage cash flow, adjust living arrangements or structure giving strategies, instead of fixating on markets or external forces outside of their control.

Try This: Ask: "What's one thing you can adjust today to feel more secure about the future?"



ALIGN: Connect clients' actions with their values and priorities.

Ask the questions that make clients pause and reflect. Help them align financial decisions with their core values, whether that's family, independence, philanthropy, or peace of mind. When actions and goals are in sync, decisions feel right, both financially and personally.

Try This: Ask: "How can we turn that priority into action?" when, for example, a client says their grandkids' education is a priority, but hasn't set aside any funds.



SPAN: Bridge the gap between today and tomorrow.

With retirement now lasting 20+ years for many clients, long-term planning is more important than ever. Clients should reflect not just on their immediate needs, but on the bigger picture. Structure planning conversations around three time horizons:

Now (0–1 year), **Next** (1–3 years), and **Future** (3–10+ years). This shift from reactive problem-solving to forward-looking strategy turns routine check-ins into purpose-driven conversations that offer clarity and direction over time.

Try This: Ask: "What do you want life to look like in 1 year? In 3 years? In 10+?"



ESTABLISH: Track what truly matters.

For today's 55+ clients, success isn't just about preserving wealth: it's also about using it meaningfully while they're alive. That might mean aging in place, supporting loved ones, giving while living, or simply enjoying the freedom they've earned. Help clients define what success looks like beyond investment returns by focusing on outcomes that reflect their values and goals today and tomorrow. When you measure what matters most to them, you turn planning into something deeply personal and value driven.

Try This: Ask: "What does success look like beyond the numbers?" Then co-create a scorecard aligned with their values.



Takeaway

Use the CASE Foundation as a structure to guide more human, values-based conversations with clients 55+. When uncertainty is high, clients don't need more forecasts; they need frameworks that restore confidence and unlock action.