

**Have a Plan
Get Help
Stay the Course**

Tom's Retirement Income Essentials

1 Know how much you are REALLY spending

- We live longer than we think
- We spend more than we believe
- Plans should be run with preretirement income
- Go-go, slow-go, no-go years

2 Get the most from your FIXED sources of income

- Social Security...wait for it
- Pensions. When & how
- Part time work

3 Build the correct withdrawal portfolio

- Know the rate of return you need
- Have guardrails
- Global diversification & low cost
- Pay attention to taxes

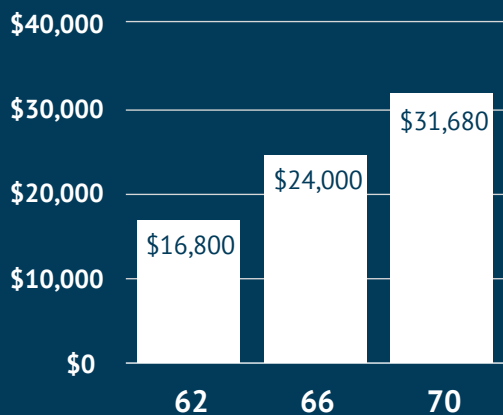
4 Create sustainable income from your savings:

- Taxable, traditional retirement savings, Roth
- Use total return strategy
- Accumulate dividends & interest

5 Do Tax planning

- Know the tax rates of each savings "bucket"
- Use current tax law
- Don't let the tax tail wag the dog

Social Security It pays to wait:



Hypothetical Illustration

RMDs

After age 73 (and soon 75) you must start withdrawing money from tax deferred accounts. First year about 3.6% of the account value

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The other stuff you need to know....

Secure Act 2.0

- RMDs to 73, and then 75
- 529 Savings to Roth IRAs

Do you need Long Term Care Insurance?

- Hard to find premium plans
- Some new short-term alternatives

Should you get help?

- Create a long-term retirement income plan
- Coherent low-cost portfolio
- Tax efficiency
- Vanguard study
- Back up for the primary money person

Biggest Mistakes

- Underestimating spending
- Not being invested properly
- Not understanding taxes
- Making emotional decisions

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