



WHAT DOES TOMORROW LOOK LIKE?

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We use Income InSight software to add value to your retirement strategy. This tool provides us with a coordinated view of your household finances, the impact of different retirement plan decisions on your strategy and the ability to compare different “what if” scenarios. Utilizing this tool helps us communicate the big picture without ignoring important details that can add or remove significant value in your plan. These are only a few of the considerations addressed by a holistic perspective. Talk to an advisor today to get a clear view of what tomorrow looks like.

This brochure is intended solely for general educational purposes. It is not intended for the purpose of providing specific investment advice to any particular recipient. Further, it is important to understand that only an Enrolled Agent, CPA or Attorney is able to provide tax advice. Although the financial planning process may provide a useful starting point for tax considerations, a professional licensed to represent clients in front of the IRS should be consulted prior to implementing any of the suggestions provided by your financial advisor.

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See the Big Picture

See the impact each plan decision has on your overall retirement strategy and feel confident in the decisions you make with your advisor. First, how long is your portfolio likely to last? Does it last through your retirement? Second, if your portfolio doesn't last through retirement, how much of your monthly income need will be met by other income streams, like Social Security and pensions? Third is estate value. If your portfolio does last through retirement, what is the net after-tax estate that is left behind to the people or causes you care about?

When Should You Claim Social Security?

When you elect Social Security is one of the most important decisions you'll make in retirement. It will impact the amount of income you receive, the amount of taxes you pay and how and when you utilize your other assets. The Social Security Administration (SSA) cannot give advice, ask you about other assets, or evaluate the impact of your decision on the rest of your financial plan. An advisor is positioned to help you understand how all these pieces fit together. Once you have developed your Social Security strategy, please consult the SSA.



Tax-Impact on Your Retirement Decisions

Strategic decisions regarding taxes in retirement should be made in the context of your overall financial plan, including reasonable year-by-year tax projections. With the help of your advisor, you may choose to pay some additional tax in the near term in order to avoid considerably more in the future.

Life-Changing Events

What happens to your portfolio in times of market stress? What if your spouse dies earlier than expected? Can your savings withstand long-term health care expenses? Your financial advisor can stress-test your retirement strategy and show you the financial impact of different life-changing events.

These are only a few of the considerations addressed by a comprehensive analysis. Talk to an advisor today to determine whether you could benefit from a holistic perspective.



Harvesting Patterns

After taking into account all of the above considerations, your advisor may suggest alternate patterns of withdrawal or contribution to retirement accounts, like your 401(k), IRA or Roth IRA. We can also help you understand when it may be beneficial to consider Roth conversions or harvest a capital gain or capital loss in your taxable accounts.