

Are You Getting Ready for Retirement?

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Are You Ready?

Questions you are most likely asking, or should be asking yourself:

1. Am I saving enough?
2. Am I paying more taxes than necessary?
3. When can I realistically retire?
4. How should I invest during the final working years?
5. When should I claim Social Security?
6. What healthcare costs am I overlooking?
7. How will my spending change in retirement?



What is AGILE?

AGILE

Retirement Approach



ASSESS YOUR GOALS

10 years before retirement

Develop a comprehensive plan to help ensure you will reach financial independence tax efficiently.



GET READY

2-9 years before retirement

Reach a solid financial position through a disciplined approach to managing changes in the years leading up to retirement.



IMPLEMENT THE PLAN

1 year before retirement –
1 year into retirement

Transition to financial independence and fine-tune your plan to prepare for post-retirement taxes and healthcare.



LIVE THE DREAM

In retirement

Stay focused on decisions related to taxes, Social Security, and investments to help ensure your savings last.



EMBRACE FAMILY & LEGACY

Beyond retirement

Take an active role in teaching the next generation how to handle wealth and the responsibility that comes with it.



Why We Use AGILE

Retirement planning evolves over time. AGILE provides a framework for addressing the key decisions that arise before, during and after retirement.

- **A Phase:** Build the foundation for your future.
- **G Phase:** Get ready for retirement.
- **I Phase:** Implement your plan.
- **L Phase:** Live in retirement.
- **E Phase:** Plan for family and legacy.



The “G” Phase Critical Issues



GET READY

2–9 years before retirement

Reach a solid financial position through a disciplined approach to managing changes in the years leading up to retirement.



Design and
monitor your
portfolio



Take control of
your taxes



Save efficiently



Evaluate
insurance
coverage



Envision
retirement

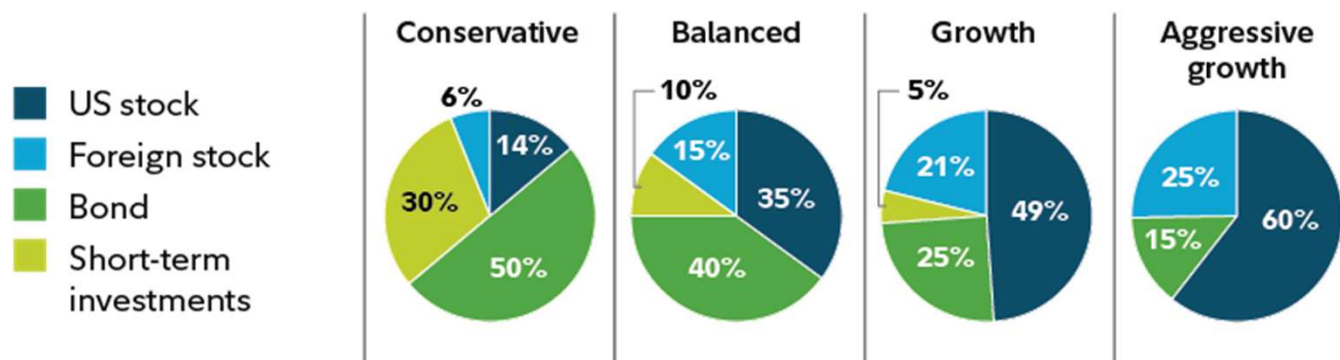


Critical Decisions

- Is my portfolio too risky or am I not taking on enough risk?
- How much cash should I have on hand?
- Should I payoff my mortgage?
- Does my plan still work if the market drops 20%?
- How can I reduce my taxes?



Asset Allocation



	ANNUAL RETURN %			
Average annual return	5.78%	7.80%	8.84%	9.56%
Worst 12-month return	-17.67%	-40.64%	-52.92%	-60.78%
Best 12-month return	31.06%	76.57%	109.55%	136.07%
Worst 20-year return (annualized)	2.92%	3.43%	3.10%	2.66%
Best 20-year return (annualized)	10.98%	13.84%	15.34%	16.49%
Historical volatility	4.57%	9.60%	13.07%	15.73%

<https://www.fidelity.com/viewpoints/investing-ideas/guide-to-diversification>



New Three-Legged Stool: Tax Diversification

LEG ONE

Taxable Accounts

Non-retirement investment accounts. Earnings in these accounts are generally taxable each year.

LEG TWO

Tax-Deferred Accounts

IRAs, 401(k)s, 403(b)s and most retirement accounts. Earnings in these accounts are generally deferred until later.

LEG THREE

Tax-Free Accounts

Roth IRAs and Roth 401(k)s. Earnings in these accounts are generally tax-free when withdrawn.



Managing Taxes in Retirement

In retirement, taxes remain an important planning consideration.

Depending on your sources of income, you may be responsible for managing tax withholding and estimated tax payments. Common factors that may affect taxes:

- RMDs (Required Minimum Distributions)
- Medicare Surcharges (IRMAA) or Private Health Insurance Premiums
- Social Security benefits
- Capital Gains
- Pension Income

Example:

74-Year Old Married Couple w/

- \$2 Million Pre-Tax IRAs
- Pension Income
- Social Security

This could result in larger RMDs, higher Medicare premiums (IRMAA), and reduced flexibility in retirement spending.



Asset Location for Tax Efficiency

	Account type		
	Taxable	Tax-deferred	Tax-exempt
Municipal bond funds	✓ ✓ ✓	✓	✓
Stock funds held for long-term growth	✓ ✓ ✓	✓ ✓	✓ ✓
Stock ETFs	✓ ✓ ✓	✓ ✓	✓ ✓
Separately managed accounts	✓ ✓ ✓	Not available	Not available
High-turnover mutual funds	✓	✓ ✓ ✓	✓ ✓ ✓
Corporate bond funds	✓	✓ ✓ ✓	✓ ✓
Investments used for cyclical exposure	✓	✓ ✓ ✓	✓ ✓ ✓

More appropriate
 Appropriate
 Less appropriate

<https://www.fidelity.com/learning-center/wealth-management-insights/asset-location-minimize-taxes>



Smart Savings

1. Capture available employer matching contributions (Retirement Accounts and Health Savings Accounts)
2. Consider maximizing retirement account contributions
3. Consider Roth savings opportunities
4. Consider funding taxable brokerage accounts

Using a mix of taxable, tax-deferred, and tax-free accounts can provide greater flexibility when managing retirement income.



Rodgers Case Study

Meet Susan & Mark:

Age: 58

- Desired Retirement age: 63
- \$1.8 Million in retirement assets
- Unsure about healthcare before age 65
- Large pre-tax retirement account balances
- Concerned about investment volatility

Key Questions: Can they retire at 63?

How much can they spend in retirement?

Which accounts should be used to fund retirement income?



Evaluate Insurance Coverage

Life Insurance >

Make life insurance a key component of your financial plan—and help provide for those who depend on you after you're gone.

Disability Insurance >

Help maintain your income for yourself and loved ones if you become injured or are unable to work for an extended period of time.

Long-Term Care Insurance >

Help prepare for the rising cost of long-term care plus help ensure access to health care or assisted living if you need it.

<https://www.schwab.com/insurance#panel--text-40731>



Important: Your income can have a significant effect on the premiums you pay for coverage.



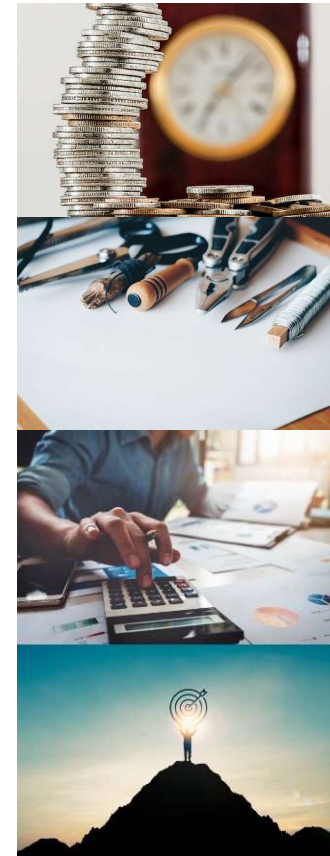
Envision What Life Looks Like in Retirement

Many Retirees Plan for:

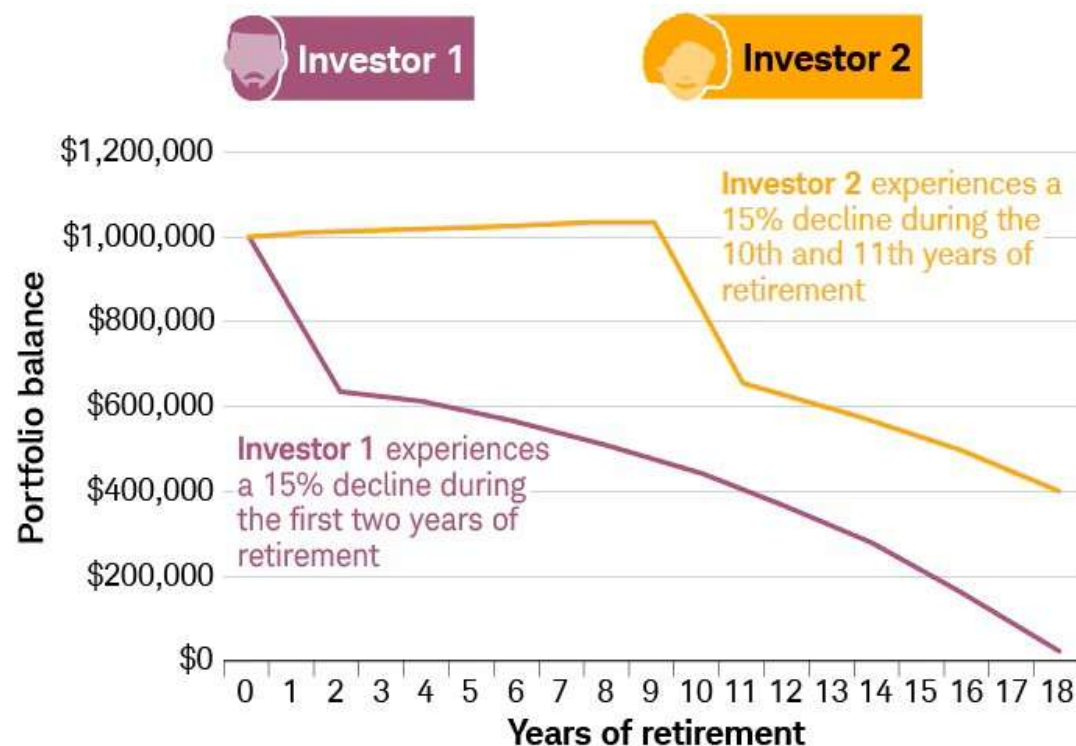
- Income
- Taxes
- Healthcare
- Activities

Common Surprises:

- More free time
- Spending is dynamic
- Loss of purpose



Sequence of Returns Risk



<https://www.schwab.com/learn/story/timing-matters-understanding-sequence-returns-risk>

How we mitigate this risk:

- Maintain enough cash reserves
- Diversify income sources
- Develop tax-efficient withdrawal strategies
- Remove unnecessary portfolio risk

Overall, it's through planning.



How do we help clients
navigate the “G” Phase?



Key Elements of G Phase Planning

- Tax Planning
- Retirement Income Planning
- Goal-Oriented Investment Management
- Social Security Claiming Analysis
- Medicare/Private Health Insurance Guidance
- Estate Coordination



Is it time for a review?

Is this you?

- Planning to retire within the next 10 years.
- Unsure when you can retire.
- Concerned about taxes in retirement.
- Have multiple retirement accounts.
- Recently changed jobs.
- Recently received or expect to receive an inheritance.



Thank You!

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