

Meet the retirement of your dreams

RETIREMEET **AMERICA** 22

The 5 Keys to Creating Lasting Retirement Income

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Co-Host, Talking Real Money





AGENDA

What we'll talk about this morning:

-  **What You Need/Want**
 -  **Where Income Comes From**
 -  **Spending Down**
 -  **Portfolio Withdrawals**
 -  **Nuts and Bolts**
 -  **Biggest Mistakes**
-

01

What you Need / What You Want



Consider:
Where to live based on cost of living.

02

Where Income Comes From



Social Security

- Wait
- Consider significant other



Pension: How to get the most

- Pension vs. lump sum



Work

- Part-time job with health benefits



Savings



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Spending Down Phase

Use Only Immediate Annuity

Current : Payouts

\$100,000 Deposit	
Male, Age 65	Female, Age 60
Male Only Single Life	\$542/month \$6,502/year
Male and Female	\$439/month \$5,268/year

- The only "correct" withdrawal rate will be known after you are gone!
- Need to have balanced portfolio include exposure to stocks

04

Portfolio Withdrawals

- Consider taxes
- Use re-balancing
- Run annual calculation
- Use taxable accounts, then qualified accounts, then ROTH
 - Fixed or variable OR BOTH



Fixed withdrawal - 4% Per year plus inflation

Year	60% Bonds 40% Stocks	40% Bonds 60% Stocks	Distribution	CPI
1970	\$1,058,032	\$1,032,404	\$40,000	5.57%
1980	\$1,912,844	\$2,204,784	\$81,379	12.52%
1990	\$5,100,390	\$6,714,893	\$133,793	6.11%
2000	\$9,880,505	\$15,156,187	\$178,568	3.39%
2010	\$17,537,832	\$30,924,307	\$229,124	1.50%
2020	\$25,586,995	\$52,393,474	\$372,651	1.36%

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Variable

Flexible WITHDRAWAL – 5% per year

Year	60% Bonds 40% Stocks	Distribution	40% Bonds 60% Stocks	Distribution	CPI
1970	\$1,047,011	\$50,000	\$1,021,650	\$50,000	5.57%
1980	\$1,763,215	\$87,884	\$2,024,148	\$79,619	12.52%
1990	\$4,128,932	\$285,084	\$5,077,669	\$219,882	6.11%
2000	\$6,005,416	\$408,824	\$8,037,390	\$298,016	3.39%
2010	\$7,500,717	\$494,216	\$10,847,473	\$351,350	1.50%
2020	\$7,428,323	\$574,123	\$11,759,547	\$360,682	1.36%

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Nuts and Bolts

- Starts with a plan!
- RMDs
- Stretch IRAs
- Proper account titling and beneficiaries



Biggest Mistakes

- Not knowing actual spending
- Wrong withdrawal rates
- Too little risk
- Too much risk
- Expensive annuities that lose to inflation



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