

Meet the retirement of your dreams

# RETIREMEET **AMERICA**

**How to Avoid Running Out of Money**

**Presented by:**

Tom Cock Co-Host Talking Real Money &  
Regional Director Apella Wealth



# AGENDA

Let's Talk.

- Budget - Spending Plan
- The Usual Suspects
- How to Create Income from Your Portfolio
- Withdrawals Table
- Retirement Changes Under Secure Act 2.0
- Biggest Mistakes I See
- Getting Help or Going it Alone
- Why Apella Wealth







# Budget - Spending Plan

Keeping it Real

A close-up, angled view of a typewriter's carriage and paper. The words "Monthly Spending Plan" are printed in a classic serif font on a sheet of paper. The typewriter's metal components, including the carriage and the paper support, are visible in the foreground and background, creating a sense of depth and texture. The lighting is soft, highlighting the metallic surfaces and the paper.

Monthly Spending Plan



# The Usual Suspects

- Social Security
- Pensions
- Part Time Work
- Home Equity
- Your Savings



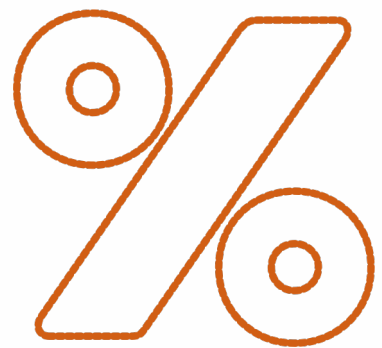




The Total Return Strategy



Do You Need An Annuity?



The 4% Rule

# How to Create Income From Your Portfolio







# Fixed

## 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	\$272,651	1.36%
2021	\$27,804,434	\$59,629,809	\$276,365	7.04%

**Data Used for Merriman Ultimate Buy & Hold Portfolio (Worldwide)**

Asset Class Performance Analysis (updated 2022)

The following data sources are used for the Ultimate Buy & Hold (Worldwide) portfolio asset class performance analysis. Performance data are total returns, including interest and dividends, and are obtained from Dimensional Fund Advisor's Returns 2.0 Data base. In this hypothetical exercise, index returns (when used) are decreased by an amount equivalent to the expense ratio of a comparable asset class mutual fund. When actual mutual fund returns are used, no additional expense ratio is subtracted from that already included in the returns obtained from the data base.





# Variable

## Flexible Withdrawal - 5% per year

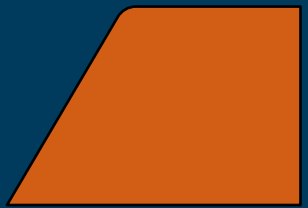
Year	60% Bonds 40% Stocks	Distribution	40% Bonds 60% Stocks	Distribution	CPI
1970	\$1,047,011	\$50,000	\$1,021,650	\$50,000	5.57%
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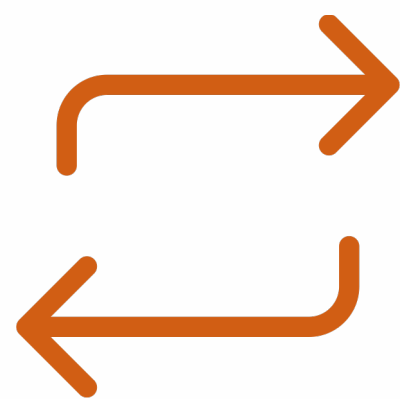
# Retirement Changes Under Secure Act 2.0



Later RMDs



More Savings



529's to Roth







# Biggest Mistakes I see







# Getting Help or Going it Alone

What to expect from your advisor







# Why Apella Wealth

**We start with your life and build your plan around it.**

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# RETIREMEETING

Get a free Retiremeeting with one of our 100% fiduciary advisors to help you get on track for a brighter future – and receive a recently updated version of Financial Fysics (which includes a critical look at crypto investing).

Let's talk

1-800-386-3004

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[bellevue.management@apellawealth.com](mailto:bellevue.management@apellawealth.com)

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at the registration table





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Monthly Spending Plan



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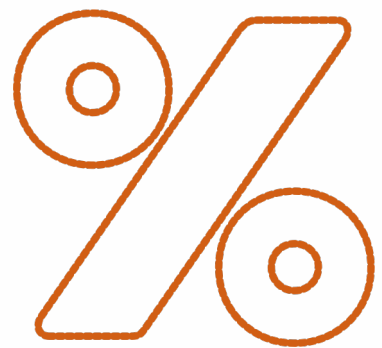




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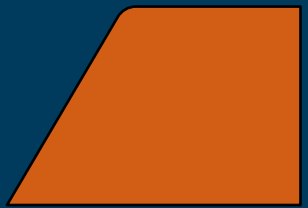
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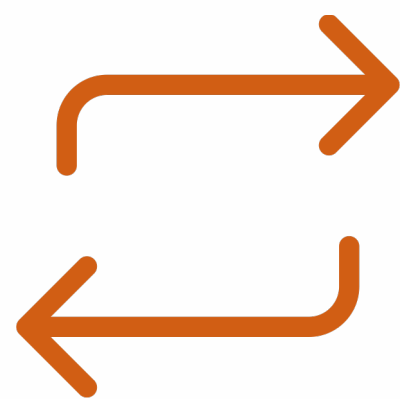
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Let's talk

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