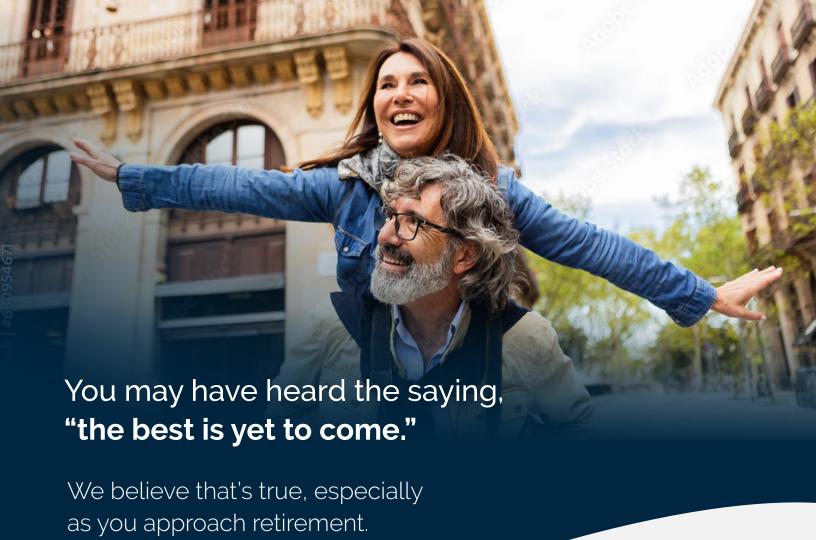


# Are You Ready for Your Next Chapter?

A FINANCIAL TOOLKIT FOR A CONFIDENT, PURPOSE-DRIVEN RETIREMENT



The golden years should be your best ones, full of new opportunities and experiences.

We created this toolkit to help you plan for a confident, purpose-driven retirement. It will prompt you to ask the right questions, identify any gaps in your current retirement plan, and help you build a strategy that is aligned with your goals.

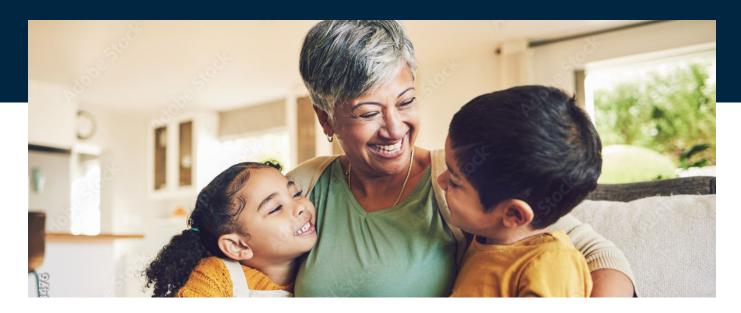
Let's begin!

# Defining Your "Why"

Before we explore the mechanics, it's important to define what a fulfilling retirement looks like to you. Your financial plan should make your life goals possible, not force you to compromise on them.

If your dream is to spend every summer with your grandchildren, the right plan provides the roadmap to make that happen, rather than telling you it isn't feasible. Use the space below to reflect on your vision for the future:

Your financial plan should make your life goals possible, not force you to compromise on them.

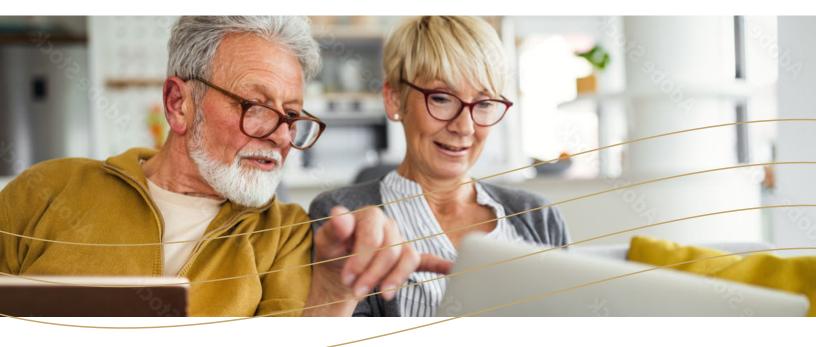


## A Worksheet for Your Why

When you picture your ideal retirement, what are you doing? Who are you with?

(Examples: Traveling, volunteering, starting a new project, spending more time with family and friends)

How do you want your financial resources to support you, your family, or your community? (Examples: Provide security, fund experiences, create a legacy, support charitable causes)
What feeling(s) do you want to have when you think about your finances in retirement?
(Examples: Peace, confidence, security, freedom, gratitude)



## Retirement Readiness Assessment

A confident retirement begins with an honest look at where you stand today. This next assessment will help you gain clarity and organize your thoughts. It's not a test, but a simple way to highlight your areas of strength and identify where you can focus your planning efforts.

## Your Retirement Readiness Scorecard

For each statement below, choose the answer that best reflects your current situation. This will help you pinpoint which sections of this toolkit will be most valuable for you.

#### 1. Income & Expenses

#### Statement

I have created a detailed budget for my expected retirement expenses and understand how my income sources will cover them.

#### Confident

I have a written retirement budget and know my numbers.

#### Somewhat Prepared

I have a general idea but have not tested my budget.

#### **Need to Address**

I haven't projected my retirement income and expenses.

2. Investment Plan  Statement I have a clear investment strategy designed to sustain me through a retirement that could last 30 years or more.	Confident My portfolio is aligned with my long-term retirement goals.  Somewhat Prepared I have investments but I'm not sure if they're properly allocated for retirement.  Need to Address I do not have a formal investment strategy for my retirement years.
3. Tax Planning  Statement  I have a plan for managing taxes in retirement, including a tax-efficient withdrawal strategy.	Confident I have a strategy to minimize taxes on my retirement income.  Somewhat Prepared I know taxes will be a factor but haven't planned for them specifically.  Need to Address I haven't considered how taxes will impact my retirement funds.
4. Healthcare & Long-Term Care  Statement  I have a plan for managing taxes in retirement, including a tax-efficient withdrawal strategy.	Confident I have a clear plan and have researched my options.  Somewhat Prepared I know I need to enroll in Medicare but haven't explored other costs.  Need to Address I haven't planned for healthcare costs in retirement.

#### 5. Estate & Legacy

#### Statement

My estate plan (will, trusts, powers of attorney) is up-to-date and reflects my wishes for the legacy I want to leave.

#### Confident

My estate and legacy documents are current and organized.

#### Somewhat Prepared

I have some documents in place but they may need to be reviewed.

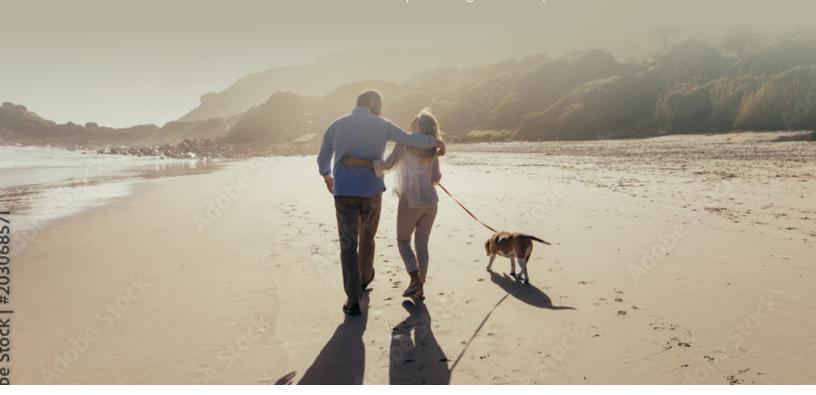
#### **Need to Address**

I don't have a formal estate plan.

#### **ACTION STEP**

#### **Identifying Your Path Forward**

Take a moment to review your answers. Look at the areas where you selected **Need to Address**.



# **Your Income Strategy** in Retirement

For decades, your financial focus has been on accumulation—growing your career and your savings.

Retirement marks a fundamental shift from earning a paycheck to drawing income from your portfolio. This transition requires a new way of thinking and a clear strategy to ensure your resources last for a lifetime, which for many people can be 30 years or more.

The key is to create à reliable and sustainable cash flow.

The key is to create a reliable and sustainable cash flow. This means having a realistic understanding of where your money will come from each month and using your assets efficiently and wisely. One effective way to organize your assets for this purpose is the bucket strategy. This method involves dividing your assets into three different buckets based on when you will need them: **short-term**, **intermediate**, **and long-term**.

#### **Your Buckets**

Use this worksheet to begin thinking about how your assets might be structured to fund your retirement years. The goal is to match your investments to your timeline, ensuring money is available when you need it while allowing other assets to grow for the future.

(Years 1–2)	List your potential assets for this bucket:
This bucket holds liquid assets to fund	
your immediate, day-to-day expenses.	
Financial advisors often suggest this	
bucket should hold about two years'	
worth of savings. Its purpose is to	
cover your regular spending without	
having to sell growth investments at	
the wrong time.	
Assets in this bucket often include:	
Cash, savings, money market accounts,	
Cash, savings, money market accounts, pensions, and Social Security benefits.	

#### **BUCKET 2**

#### Intermediate Goals

(Years 3-10)

This bucket is designed to refill your first bucket over time and to fund your intermediate goals. It typically holds low-risk investments such as bonds and certain equities. These assets have a higher potential return than cash but are less volatile than long-term growth investments.

Assets in this bucket often include: Bonds, certain low-risk equities, and other stable investments.

List your potential assets for this bucket
--

#### **BUCKET 3**

#### Long-Term Growth

#### (Years 10+)

This is the bucket you will likely use for your higher-risk or longer-term investing. Its primary goal is growth, providing the funds that will eventually filter down to your other buckets later in retirement and support your longterm legacy goals.

Assets in this bucket often include: Stocks, mutual funds, and other growth-oriented investments.

#### List your potential assets for this bucket:



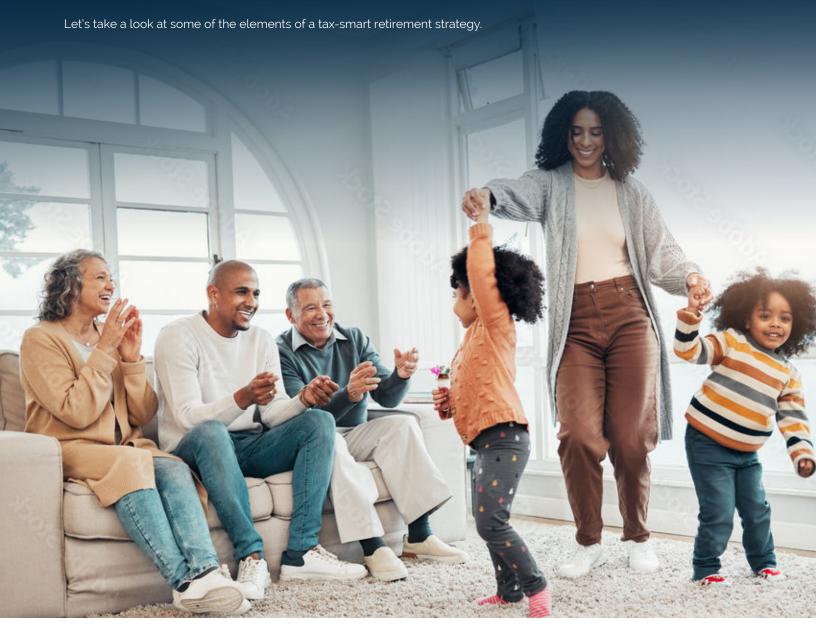
# Tax Planning for the **Retirement Years**

One of the most overlooked aspects of retirement planning is taxes.

Many people don't realize their tax situation can become even more complex as they begin drawing from different accounts.

Instead of being surprised by large tax bills later, you can plan for them now. With a proactive strategy, you can potentially lessen the burden of your tax bill and keep more of your savings. This involves creating a tax-efficient distribution plan that considers which accounts you draw from and when.

Instead of being surprised by large tax bills later, you can plan for them now.



## **Your Tax-Efficiency Checklist**

This checklist is designed to help you identify potential tax-planning opportunities. Review the statements below and check off the ones you have already considered for your retirement plan.

#### Check the box if you have a plan or strategy in place for the following items:

	Account Withdrawal Strategy I understand the tax differences between my retirement accounts (like Traditional IRAs/401(k)s vs. Roth IRAs) and have a strategy for which accounts to draw from first.
	Social Security Planning I have a plan for when to begin taking Social Security benefits and understand how those benefits may be taxed based on my other income.
	Required Minimum Distributions (RMDs)  I am aware of RMDs and the age they begin, and have a plan to take these required withdrawals from my qualified accounts to avoid penalties.
	Charitable Giving I have explored how charitable giving can be used as a tax-efficient strategy in retirement.
	Professional Coordination I have an advisor who will coordinate with my CPA or tax professional to ensure my investment strategy and tax strategy are aligned.
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# Health Care and Long-Term Care Planning

Pre-retirement is also the time to start thinking about your health coverage for the future as you prepare to transition away from employer-sponsored benefits.

For most retirees in the United States, this transition involves moving to Medicare, the federal health insurance program.

Understanding your options and enrollment deadlines helps ensure you have the coverage you need, right when you need it. This process also includes planning for other potential expenses, such as supplemental insurance or the possibility of long-term care.

Understanding your options and enrollment deadlines helps ensure you have the coverage you need,



### Your Healthcare Transition Plan

Use this worksheet to organize key dates and identify areas for your research.

#### Your Medicare Enrollment Window

It is important to enroll in Medicare on time to avoid potential penalties.

#### → When to Enroll

Enrollment for Medicare generally begins three months before your 65th birthday and ends three months after your birthday.

#### → What Happens If You Miss It?

If you miss your initial enrollment window, you'll have to wait for the next open enrollment period to sign up.

#### → Where to Learn More

To learn more about Medicare coverage, visit the official government website at Medicare.gov.

#### My Healthcare Action List

My 65th birthday is on:	
My Medicare enrollment window begins on:	
My Medicare enrollment window ends on:	

#### My Action Plan

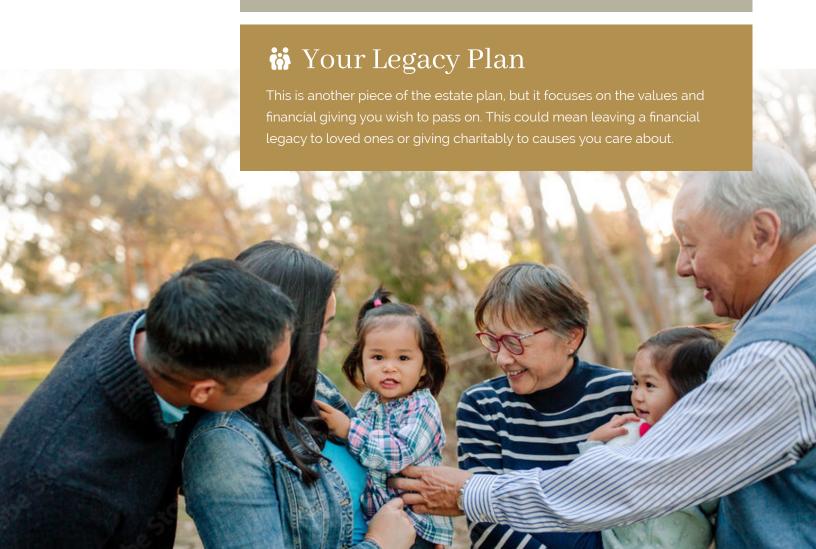
lopics f	or research and discussion with an advisor (check all that apply):
	Medicare Basics Understanding what Parts A (Hospital), B (Medical), and D (Prescription Drug) cover.
	Supplemental Coverage Researching Medicare Supplement (Medigap) or Medicare Advantage plans to cover costs that original Medicare does not.
	Long-Term Care  Considering the potential need and costs for long-term care and whether insurance is a suitable option for my plan.
	Budgeting Estimating my out-of-pocket health costs and including them in my retirement budget.

# **Estate & Legacy Planning**

As you prepare for the later stages of life, be sure to consider estate and legacy planning.

A thoughtful plan is a beautiful gift to your family, as it takes the guesswork out of your wishes and allows your loved ones to focus on what matters most during a difficult time. This process has two key parts:

## ♠ Your Estate Plan



## **Your Legacy Intentions**

This worksheet is divided into two parts to help you think through both the practical documents and the purposeful vision for your legacy.

#### **PART 1: The Practical Checklist**

Use this checklist to track the status of your key estate planning documents.

My Action Plan Topics for research and discussion with an advisor (check all that apply):	
Will and/or Trust My documents are created and reflect my current wishes	
Powers of Attorney I have documents that outline who can help with financial and medical decisions when I need assistance.	
Health Care Directive I have a document that lays out my decisions about end-of-life care.	
Beneficiaries I have reviewed and updated the beneficiaries on all my retirement accounts and insurance policies.	
Regular Review I have a plan to review these documents periodically with my advisor.	

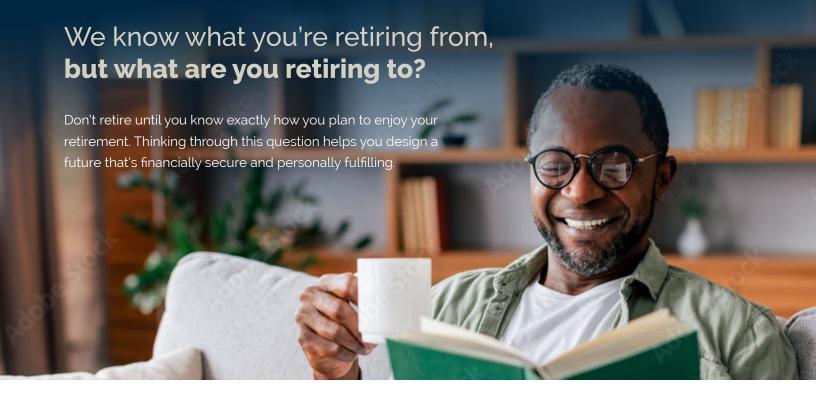
#### PART 2: The Purposeful Reflection

Your legacy is about the impact you want to have on the world. Use these questions to reflect on your goals.

		,		
	What do you want people to say about the way you used your money while you were here?			
	How can your wealth help future generations of your family build their own financial confidence	?		
	What impact did you leave on the world with your resources when you left?			
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## **Emotional and Lifestyle Transitions**

The transition to retirement is one of the most significant lifestyle changes you'll make. Planning for the emotional and social aspects of this change is just as crucial as planning for the financial ones. It leads to a question we often ask our clients:



## **Your Next Chapter Vision Map**

Use the prompts below to brainstorm what you want your retirement lifestyle to look and feel like. This is your chance to dream and to begin designing your next chapter with purpose. There are no right or wrong answers.

#### 1. Contribution & Purpose

How will I use my time and talents in a way that feels meaningful?

(Examples: Volunteering, mentoring, part-time work, starting a small business, a passion project)

2. Health & Wellness
How will I stay active and take care of my physical and mental well-being?
(Examples: New fitness routine, joining a club, learning to cook healthy meals, mindfulness)
3. Relationships & Family
How will I invest my time and energy in the people who matter most to me?
(Examples: More time with grandkids, planned trips with a spouse, regular get-togethers with friends)
4. Growth & Learning
What new skills, hobbies, or experiences do I want to explore?
(Examples: Traveling to a new country, taking a class, learning a language, picking up an old hobby)

# Partnering With the Right Advisor

Great job! You've worked through the key financial, practical, and personal aspects of preparing for retirement.

This toolkit is just a starting point, helping you to organize your thoughts and identify your priorities. Nothing beats working with a financial advisor to develop a plan specific to your life, your income, and your dreams.

Choosing the right financial partner is an important decision. You need more than just a money manager; you need a guide who can help you navigate transitions, coordinate with your other professionals, and give you confidence in your future. Here are some questions to ask of a potential advisor.

You need more than just a money manager; you need a guide who can help you navigate transitions, coordinate with your other professionals, and give you confidence in your future.

#### Is Your Advisor a True Partner?

Does my advisor understand my personal values and goals, not just my portfolio?
Will they coordinate with my other professionals, like my CPA and estate attorney, to ensure my plan is integrated?
Are they focused on guiding me through life's transitions, not just on financial transactions?
Do I feel confident they're a partner who truly has my back?

#### ADDITIONAL RESOURCES FOR YOUR JOURNEY

- Understanding the Difference: Wealth Manager vs. Financial Advisor →
- · What is Wealth Management and Do You Need It? →
- Navigating Your Financial Future: How to Choose the Right Financial Advisor  $\rightarrow$

# You Invest in Your Future. We Invest in You.

At SageSpring, our people-centric approach ensures that your financial plan is uniquely designed for you. We're here to act as your partner and help you build a plan to reach the retirement of your dreams. We find joy in helping our clients on their journey and believe that a successful retirement should be celebrated.

If you're ready to take the next step, invite a SageSpring Wealth Partner to join your financial planning team today.

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