

STRATEGIC GUIDE · PLANNING

The 360° Retirement Roadmap

End-to-end retirement planning covering income, healthcare, taxes, and legacy considerations.

Retirement · Income Planning · Healthcare

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Defining Your Retirement Vision

Before diving into numbers, clarify what retirement means to you. Consider lifestyle goals, activities, travel, family time, and purpose. Your vision drives every financial calculation and decision that follows.

Calculating Your Retirement Number

Use the 4% rule as a starting point, then refine based on your specific situation. Factor in Social Security, pensions, healthcare costs, and lifestyle inflation. We provide worksheets to calculate your personalized retirement savings target.

Social Security Optimization

Timing your Social Security claim can mean hundreds of thousands of dollars difference. Learn the break-even analysis, spousal benefit strategies, and how to coordinate with other retirement income sources for maximum lifetime benefits.

Healthcare Planning

Healthcare is often the largest retirement expense. Understand Medicare options, supplemental coverage, long-term care considerations, and strategies for the gap between early retirement and Medicare eligibility.

Tax-Efficient Withdrawal Strategies

Coordinate withdrawals from taxable, tax-deferred, and tax-free accounts to minimize lifetime taxes. Learn about Roth conversions, tax bracket management, and strategies to reduce Medicare premiums.

Estate and Legacy Planning

Ensure your wealth transfers according to your wishes. Cover essential documents, beneficiary designations, gifting strategies, and charitable giving approaches that align with your values.

Key takeaways

- Start with a clear vision of your ideal retirement lifestyle
- Calculate your specific retirement number using multiple methods
- Optimize Social Security timing for maximum lifetime benefits
- Plan for healthcare costs including Medicare and long-term care
- Implement tax-efficient withdrawal strategies across account types