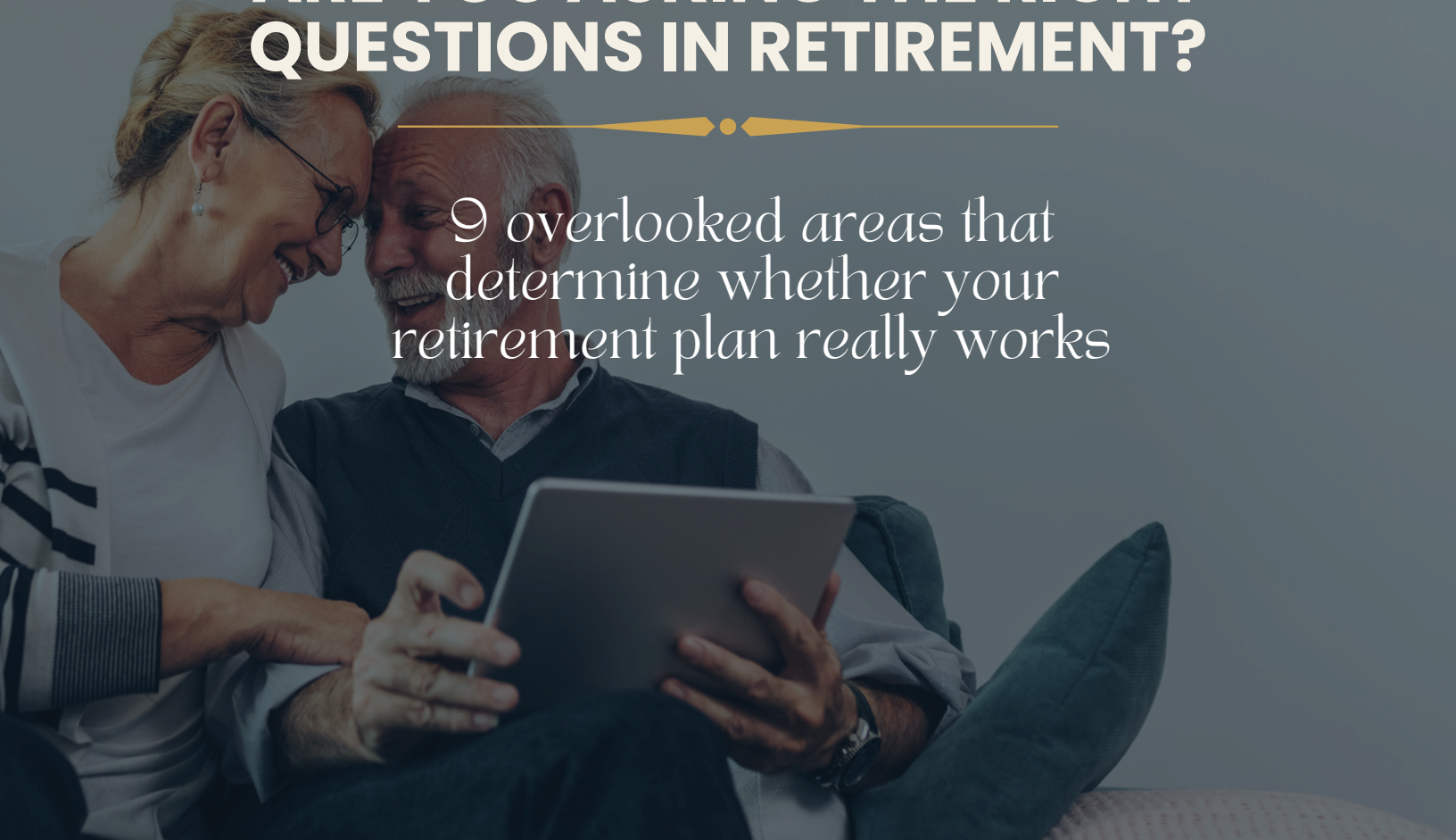




ARE YOU ASKING THE RIGHT QUESTIONS IN RETIREMENT?

A photograph of an elderly couple sitting together, looking at a tablet. The woman is on the left, wearing glasses and a white top. The man is on the right, wearing a dark vest over a light shirt. They are both smiling and appear to be engaged in a conversation about the tablet.

9 overlooked areas that determine whether your retirement plan really works

You've retired. But that doesn't mean your financial life is on autopilot. The biggest mistakes we see aren't about bad investments, they're about unasked questions.

Here is a list of the ones that matter most.



1 Is your portfolio aligned with your new purpose and financial realities?

Your working years were about growing assets. Investing in retirement is a different ballgame. Accurately identifying when funds are needed and which risks need addressing is critical to your ongoing financial viability. A smart portfolio design balances near-term stability, long-term growth, and inflation protection, so you can spend confidently without overreacting to markets.

2 Are you paying more for Medicare than you should?

Medicare premiums are based on income reported two years ago. Go one dollar over an IRMAA threshold, and your cost jumps to the next tier – no phase-in. With the right income and withdrawal strategies, you may be able to stay in a lower bracket and save hundreds or even thousands per year.

A person is seen from behind, looking at several tax forms on a desk. A prominent yellow sticker with the word 'TAX' in red letters is placed on one of the forms. The forms include a '9465' form and a 'Certificate' form. The background is slightly blurred, showing a window with blinds.

3 *Are you missing opportunities to save on taxes?*

Retirement can actually be the most flexible time for tax planning. Here are a few areas that often go unused:

- Roth conversions: strategically convert pre-tax dollars in lower-income years.
- Charitable giving: use QCDs or Donor-Advised Funds to reduce taxable income and maximize deductions.
- Asset location: hold the right investments in the right accounts to lower your tax drag.
- Widow's penalty planning: prepare now to reduce taxes for the surviving spouse later.

4 *Are you withdrawing in the right order?*

Each account type (Roth, IRA, taxable, etc.) has different tax characteristics. The sequence of withdrawals determines how much you keep after taxes and whether you trigger higher Medicare premiums. A well-timed withdrawal plan can add years to the life of your portfolio.



5 *Are you properly insured for this stage of life?*

Retirement risks are different. For many, long-term care, liability protection, and pension-offset life insurance are key considerations.

The goal isn't to have the most insurance – it's to have a clear plan for managing your actual risks.

6 *Are your estate and beneficiary designations coordinated?*

Even the best estate plan fails when account titles and beneficiaries don't match your intentions.

Review your estate plan regularly to ensure your “last word” reflects your true wishes.



7 *Are you protected from inflation's return?*

After decades of stability, inflation is once again reshaping retirements.

The right mix of growth assets and adaptive income sources can keep your purchasing power intact, no matter what the economy does next.

8 *Do you have a plan for long-term care—insurance or otherwise?*

Not everyone needs long-term care insurance, but everyone needs a plan.

Understanding how you would fund care (insurance, portfolio, or other assets) brings clarity and reduces anxiety for your family.

9 *Are your decisions coordinated?*

Each financial decision affects the next:

How you invest influences your ability to manage IRMAA thresholds and other tax implications, along with your ability to withstand varying levels of inflation. Your estate and legacy desires may inform your levels of insurance coverage. There is no one size fits all.

A coordinated plan brings all of it into focus, so your finances work together rather than against each other.

Ready to see how your plan holds up?

After decades of helping clients transition from saving to living, we've seen how powerful the right questions can be.

Schedule a complimentary “Retirement Coordination Review.”

We'll help you identify the two or three most impactful adjustments to strengthen your plan—for tax efficiency, income stability, and peace of mind.

