**RETIREMENT ROADMAP EXPERTS**

PRESENTS

# From Accumulation to Income

*The High-Achieving Professional's Guide to a Reliable, Tax-Smart Retirement Income Strategy*

Inside this guide you will discover how to navigate Social Security timing, Required Minimum Distributions, IRMAA surcharges, and income withdrawal sequencing — so your retirement income lasts as long as you do.

Sources cited throughout this guide include:

**Kiplinger Personal Finance • Internal Revenue Service • Social Security Administration • Centers for Medicare & Medicaid Services**

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A MESSAGE FOR THE HIGH ACHIEVER APPROACHING RETIREMENT

# INTRODUCTION

You built wealth the hard way — decades of discipline, smart career decisions, and a relentless drive to succeed. You've accumulated more than most people will ever see. But here's the question that keeps you up at night:

> ***"I know how to accumulate money. I have no idea how to turn it into income without running out."***

If that resonates, you are not alone. A 2026 article in Kiplinger Personal Finance identified this exact group — professionals with $500,000 to $5 million in assets — as what financial industry experts call the "underserved majority." These are households that have done well, saved consistently, and built meaningful wealth, yet "often fall through the cracks of the financial industry." [1]

As Kiplinger contributor John Vandergriff wrote: the financial world tends to serve either end of the spectrum — entry-level investors through low-cost digital platforms, and the ultra-wealthy through private client divisions. The large and growing middle group — which describes most of our clients — rarely gets the comprehensive, coordinated retirement income planning they need. [1]

This guide is different. We won't talk about products, funds, or investment strategies. Instead, we'll walk you through the pillars of retirement income planning that determine how much you keep, how long it lasts, and how much you pay in taxes. We'll share real client stories — and help you understand exactly where you stand today.

**[1]** *"The closer you get to retirement, the more complicated the answers can become. At this stage, retirement planning is no longer just about investment performance and building up your savings. Rather, it shifts to a stage of preservation and protection, focusing on strategies such as income planning, tax mitigation, health care and estate planning."*

**Source: Vandergriff, J. (April 14, 2026). 'The Middle Wealthy Are the Goldilocks of Retirement.' Kiplinger Personal Finance.**
*kiplinger.com/retirement/retirement-planning/middle-wealthy-retirees-how-to-find-financial-advice-that-works*

CHAPTER 1

# The Shift That Changes Everything

*Why retirement income planning is fundamentally different from saving for retirement*

For 30 years, the goal was simple: save more. Maximize the 401(k). Reinvest dividends. Let compounding interest do the work. The entire financial services industry is built around that single directive.

But the day you retire, the game changes completely. The goal is no longer accumulation — it's conversion. You must transform a collection of accounts, benefits, and assets into a predictable, tax-efficient, inflation-protected income stream that lasts potentially 30 or more years.

This shift requires an entirely different set of strategies — and a fundamentally different way of thinking about your money.

## Accumulation Mindset vs. Income Mindset

| ACCUMULATION PHASE | INCOME PHASE |
|---|---|
| Focus: Growing the balance | Focus: Creating reliable cash flow |
| Measure of success: Portfolio returns | Measure of success: Income sustainability |
| Tax strategy: Defer everything | Tax strategy: Manage brackets proactively |
| Risk tolerance: Absorb volatility | Risk: Sequence-of-returns matters enormously |
| Social Security: Worry about it later | Social Security: Optimize timing — worth $100K+ |
| RMDs: Not your problem yet | RMDs: Can force unwanted income and spike taxes |

As Kiplinger confirms, in the critical years approaching retirement, coordinated planning across income, taxes, healthcare, and estate issues becomes "invaluable" — yet most people don't get this guidance until it is too late. [1]

The strategies that made you wealthy are not the strategies that will ***keep*** you wealthy through retirement.

✦ SELF-ASSESSMENT

## Quiz 1: Are You Thinking Like a Retirement Income Planner?

*Circle or check the answer that best describes your current situation. Scoring key below.*

**1. When you think about retirement income, your primary concern is:**

- ☐ A) Making sure my portfolio keeps growing
- ☐ B) Not running out of money before I run out of life
- ☐ C) Paying as little tax as possible on withdrawals
- ☐ D) Both B and C equally

**2. Do you know the order in which you will draw from your accounts (taxable, tax-deferred, Roth)?**

- ☐ A) No — I'll figure that out when I retire
- ☐ B) I have a general idea but no written strategy
- ☐ C) Yes — I have a specific, tax-optimized withdrawal sequence

**3. Have you modeled what your Required Minimum Distributions will be at age 73, 75, and 80?**

- ☐ A) No — I don't know how to calculate them
- ☐ B) I know RMDs exist but haven't projected mine
- ☐ C) Yes — I know my projected amounts and how they affect my taxes

**4. If your portfolio drops 25% in the first two years of retirement, do you have a plan?**

- ☐ A) I'll go back to work if I have to
- ☐ B) I'll reduce spending and hope it recovers
- ☐ C) Yes — my income floor is protected regardless of market performance

**5. Have you calculated the lifetime value of different Social Security filing strategies?**

- ☐ A) No — I plan to file early to get money sooner
- ☐ B) I know I should probably wait, but haven't run actual numbers
- ☐ C) Yes — I've modeled multiple scenarios including spousal benefits

**SCORING:**

Mostly A's — You're still in accumulation mode. This guide was written for you. Read every word.
Mostly B's — You're aware of the issues but lack a written strategy. You're closer than you think.
Mostly C's — You've done your homework. Let's make sure nothing is slipping through the cracks.

CHAPTER 2

# Social Security Timing

*The decision worth $100,000 or more — and most people get it wrong*

Social Security is not just a benefit — it is the foundation of most retirement income plans. It is inflation-adjusted, guaranteed by the federal government, and for married couples, it comes with a survivor benefit that can protect the lower-earning spouse for decades.

Yet most people make this decision with almost no analysis. They file early because 'the money is there' or wait until full retirement age out of habit. The difference between an optimized strategy and a default strategy can easily exceed $150,000 in lifetime income for a married couple.

## The Key Variables That Drive the Decision

- Your full retirement age (FRA) — set by the SSA based on birth year; currently 66–67 for most retirees [2]
- Your health and expected longevity — the longer you live, the more delaying pays off
- Your spouse's age and benefit — spousal and survivor benefits fundamentally change the math
- Other income sources — earned income while claiming before FRA can reduce benefits [2]
- Your tax situation — up to 85% of Social Security benefits become taxable once income exceeds certain thresholds [3]

### 📌 The Delayed Retirement Credit

The Social Security Administration confirms that for every year you delay claiming past your full retirement age, your monthly benefit grows by approximately 8% — and this increase is permanent, built into every check you receive for the rest of your life. Benefits stop increasing at age 70. [2]

**[2]** *"If you delay taking your benefits from your full retirement age up to age 70, your benefit amount will increase. Social Security retirement benefits are increased by a certain percentage for each month you delay starting your benefits beyond full retirement age."*

**Source: Social Security Administration. 'Retirement Age and Benefit Reduction / Delayed Retirement Credits.'**

*ssa.gov/benefits/retirement/planner/agereduction.html* | *ssa.gov/benefits/retirement/planner/delayret.html*

## Married Couples: Coordination Is Everything

For married couples, Social Security is a two-person optimization problem. The Social Security Administration notes that delayed retirement credits earned during your lifetime are also used to compute benefits for your surviving spouse — meaning the higher earner's claiming decision directly sets the survivor benefit the lower earner will receive if widowed. [2]

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A proven high-value strategy: have the lower earner claim earlier to provide household income, while the higher earner delays to age 70 to maximize both their own benefit and the eventual survivor benefit.

**CLIENT SUCCESS STORY**

### "We Left $152,000 on the Table — Until We Ran the Numbers"

*David, 66, and Susan, 62 — corporate executive and healthcare professional, combined income $380K*

David planned to file for Social Security immediately upon retiring, and Susan planned to file at 62. When we modeled four different claiming strategies side by side, the difference between their intended approach and the optimized strategy was $152,727 in lifetime income. Under the optimized plan, Susan files first at age 65 and 7 months, David delays until 70, and Susan later switches to the higher survivor benefit. Two small timing changes. One enormous financial outcome — confirmed by the SSA's own modeling tools.

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CHAPTER 3

# RMDs & IRMAA

*The hidden tax bombs inside your retirement accounts*

Here is a scenario that plays out every day: A disciplined saver spends 35 years faithfully maxing out their 401(k). They retire with $2 million in tax-deferred accounts, feeling confident. Then, at age 73, the IRS sends them a bill they weren't expecting.

Required Minimum Distributions force you to withdraw a portion of your IRA and 401(k) balances each year — ***whether you need the money or not***. And if those withdrawals push you over certain income thresholds, they also trigger Medicare surcharges called IRMAA.

## Required Minimum Distributions: What the IRS Requires

The IRS requires owners of traditional IRAs, 401(k)s, 403(b)s, and most other tax-deferred retirement accounts to begin taking required minimum distributions starting at age 73 — a rule updated by the SECURE 2.0 Act and confirmed by IRS Publication 590-B. [3] [4]

The annual RMD is calculated by dividing your prior year-end account balance by an IRS life expectancy factor from the Uniform Lifetime Table. Importantly, this factor decreases each year — so your required withdrawal percentage grows over time, even if your account balance stays the same.

**[3]** *"Required Minimum Distributions (RMDs) are minimum amounts that IRA and retirement plan account owners generally must withdraw annually starting with the year they reach age 73... Your withdrawals are included in taxable income except for any part that was already taxed or that can be received tax-free."*

**Source: Internal Revenue Service. 'Retirement Topics — Required Minimum Distributions (RMDs).' IRS Publication 590-B.**
*irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds*

**[4]** *"Age 73 for tax years 2023 and later. If you reach age 72 after December 31, 2022, you must begin receiving required minimum distributions by April 1 of the year following the year in which you reach age 73."*

**Source: Internal Revenue Service. IRS Publication 590-B — Distributions from Individual Retirement Arrangements (IRAs). 2025 Edition.**
*irs.gov/publications/p590b*

| Age | Account Balance | IRS Factor | RMD Amount |
|---|---|---|---|
| 73 | $2,000,000 | 26.5 | $75,472 |
| 75 | $2,200,000 | 24.6 | $89,431 |
| 80 | $2,500,000 | 20.2 | $123,762 |
| 85 | $2,800,000 | 16.0 | $175,000 |

*Illustrative example using IRS Uniform Lifetime Table factors (IRS Pub. 590-B). [3] [4] Actual amounts depend on year-end account balance and your age's applicable distribution period.*

## The IRMAA Surcharge: When Medicare Gets More Expensive

IRMAA — the Income-Related Monthly Adjustment Amount — is a Medicare surcharge on Part B and Part D premiums applied when your income exceeds certain thresholds. Critically, the SSA uses your income from two years prior to set your current premiums. [5]

For 2026, the IRMAA income threshold begins at $109,000 for single filers and $218,000 for married couples filing jointly — based on 2024 tax returns. A large RMD, Roth conversion, or one-time capital gain can push you into a surcharge bracket for two full years. [5]

**[5]** *"IRMAA is a surcharge that people with income above a certain amount must pay in addition to their Medicare Part B and Part D premiums. The SSA determines who pays an IRMAA based on the income reported 2 years prior. For 2026, the SSA looks at your 2024 tax returns."*

**Source: Social Security Administration. SSA Form SSA-44 (IRMAA). Centers for Medicare & Medicaid Services. 2026 IRMAA Sliding Scale Tables.**
*ssa.gov/forms/ssa-44.pdf | ssa.gov/poms.nsf/lnx/0601101020*

**⚠ The Cliff Effect**

IRMAA operates as a 'cliff' surcharge — if your modified adjusted gross income (MAGI) exceeds a threshold by even one dollar, you move into the next premium tier for the entire year. For 2026, crossing from just below to just above the first IRMAA threshold can increase Medicare premiums by more than $1,000 per year — ***per person***. Careful income management around these thresholds is essential. [5]

## Why the Years Before RMDs Are Your Biggest Opportunity

Kiplinger identifies this window as critical: retirees can reduce the impact of taxes by 'making Roth conversions during lower-income years before required minimum distributions kick in' and by 'coordinating withdrawals from a mix of taxable, tax-deferred and tax-free accounts to control taxable income.' [1]

If you retire at 62 but RMDs don't start until 73, you have roughly a decade of relatively lower taxable income — the single best window to convert traditional IRA dollars to Roth, intentionally fill lower tax brackets, and reduce the future RMD balance. This window closes permanently. Every year you wait is a year of tax savings you cannot recover.

CLIENT SUCCESS STORY

### "Our CPA Never Mentioned This — We Were About to Owe $60,000 More Than We Had To"

*Robert & Linda, ages 64 and 61 — software executive and school administrator*

 

Robert had $1.8M in a rollover IRA and assumed he'd simply take withdrawals as needed. When we projected his RMDs at 73, 78, and 83 using the IRS Uniform Lifetime Table, the numbers were alarming — by his mid-80s he would be forced to withdraw over $200,000 per year, pushing him into the 32% bracket and triggering the highest IRMAA tier. Over seven years before RMDs began, we built a phased Roth conversion plan that reduced his projected lifetime tax burden by over $180,000 while keeping him completely clear of the top IRMAA tier.

✦ SELF-ASSESSMENT

## Quiz 2: How Well Do You Know Your RMD and IRMAA Exposure?

*Rate your knowledge honestly — this is where most surprises hide.*

**1. Do you know your projected RMD at age 73 based on your current account balances?**

- ◻ A) No — I have never calculated it
- ◻ B) I have a rough estimate but nothing formal
- ◻ C) Yes — I have a year-by-year projection using IRS tables

**2. Do you know which IRMAA income bracket you will fall into during your first year of Medicare?**

- ◻ A) I do not know what IRMAA is
- ◻ B) I know it exists but have not looked at my specific situation
- ◻ C) Yes — I have reviewed the SSA/CMS thresholds and planned accordingly

**3. Have you identified the tax benefit of converting a portion of your IRA to Roth before RMDs begin?**

- ◻ A) I would not know where to start
- ◻ B) I have considered it but never modeled the specific numbers
- ◻ C) Yes — I have a multi-year Roth conversion roadmap

**4. If you inherited an IRA, do you understand the IRS 10-year distribution rule and how it affects your tax picture?**

- ◻ A) No — I did not know there were rules
- ◻ B) I have heard of it but am unclear on the implications
- ◻ C) Yes — I have fully incorporated this into my income plan

**SCORING:**

3+ A's — Your tax-deferred accounts may be quietly building a significant problem. Let's fix that before it's too late.

Mostly B's — You have awareness but no strategy. The window to act is open — but not indefinitely.

All C's — Excellent. Bring your projections to our call and we'll look for optimization opportunities.

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CHAPTER 4

# Income Withdrawal Strategy

*Which account do you draw from first — and why it matters enormously*

Most retirees draw from their accounts in whatever order feels intuitive — often the path of least resistance. This instinct is natural, but rarely optimal.

A thoughtful withdrawal sequencing strategy — determining which accounts you draw from, in what order, and in what amounts — can meaningfully reduce your lifetime tax burden and extend how long your money lasts.

## The Three Tax Buckets

Kiplinger and tax planning experts consistently recommend that retirees coordinate withdrawals from a mix of three distinct account types to control annual taxable income. [1] Understanding how each bucket works is foundational:

| BUCKET 1<br>**Tax-Free**<br>Roth IRA / Roth 401(k) | BUCKET 2<br>**Taxable**<br>Brokerage / Savings / CDs | BUCKET 3<br>**Tax-Deferred**<br>IRA / 401(k) / 403(b) |
|---|---|---|
| Withdrawals are completely tax-free. Ideal for bracket management and legacy planning. No RMDs while owner is alive. [3] | Gains taxed at capital gains rates (0–20%). Principal is not taxed again. | Every dollar withdrawn is fully taxable as ordinary income. RMDs originate here — mandatory under IRS rules. [3] |

## Sequence-of-Returns Risk: The Danger Most People Don't See

Imagine two retirees who both earn an average of 6% per year over 20 years. Retiree A gets the bad years early. Retiree B gets the good years early. With no withdrawals, they end up in the same place. But when both are drawing income regularly, Retiree A can run out of money while Retiree B thrives — with identical average returns. This is sequence-of-returns risk, and it is the most underappreciated threat to retirement income security.

### The Coordination Gap

Kiplinger describes the core problem precisely: when each piece of the retirement planning puzzle is 'handled separately, without communication between those financial professionals,' the result is a planning gap — missed opportunities for Roth conversions, suboptimal Social Security timing, and tax costs that compound over decades. [1]

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CLIENT SUCCESS STORY

### "Nobody Ever Showed Us the Buckets Before"

*Patricia, 58, recently widowed — inherited her husband's $1.1M IRA in addition to her own accounts*

Patricia came to us overwhelmed, with accounts scattered across four institutions and no withdrawal plan. When we mapped her tax-type allocation — 78% in tax-deferred, 22% in taxable, and zero in tax-free — the picture was clear. We built a five-year Roth conversion strategy that moved $400,000 from tax-deferred to Roth while she was in the 22% bracket, before her inherited IRA's IRS 10-year mandatory depletion window overlapped with her own RMDs. The result: an estimated $140,000 in lifetime tax savings and a retirement income plan she finally trusted.

✦ SELF-ASSESSMENT

## Quiz 3: Is Your Withdrawal Strategy Optimized?

*Answer based on your situation today — not what you think you should say.*

**1. Do you know what percentage of your investable assets are in tax-free, taxable, and tax-deferred accounts?**

- ◻ A) No — my accounts are spread around and I haven't mapped this
- ◻ B) Roughly, but I haven't run the exact numbers
- ◻ C) Yes — I have a clear tax-type allocation picture

**2. Have you identified which tax bracket you will be in during each of the first 10 years of retirement?**

- ◻ A) No — I have never projected this
- ◻ B) I have a general sense but no year-by-year analysis
- ◻ C) Yes — I have modeled this and have a strategy to fill brackets efficiently

**3. Do you have a strategy for the lower-income gap years between early retirement and Social Security or RMD onset?**

- ◻ A) Gap years? I am not sure what this refers to
- ◻ B) I know it will be a lower-income period but haven't planned around it
- ◻ C) Yes — I have a specific plan to use this window for conversions or strategic withdrawals

**4. If you have a pension, have you modeled the lump sum vs. annuity decision in the context of your full retirement income picture?**

- ◻ A) I'll take whatever HR recommends
- ◻ B) I've thought about it but haven't modeled the full impact
- ◻ C) Yes — I've analyzed both in the context of my complete plan
- ◻ D) Not applicable — I do not have a pension

**SCORING:**

Mostly A's — The good news: there is significant opportunity to improve your retirement outcome. Let's find it.

Mostly B's — You have the right instincts. Turning awareness into a written, quantified strategy is the next step.

All C's — You're well-prepared. Bring your plan to our call and let's find the gaps most people miss.

 

CHAPTER 5

# The Retirement Income Roadmap™

*What a real, personalized retirement income plan looks like*

Most people have never seen a true retirement income plan. They have seen investment proposals, portfolio allocations, and product illustrations. But a comprehensive retirement income plan is something altogether different.

Kiplinger describes the critical need for this kind of holistic approach: 'integrating tax and investment strategies may reveal opportunities for Roth conversions or charitable distributions that an adviser focused only on investments might overlook.' [1] This is precisely what the Retirement Income Roadmap™ is designed to deliver.

***"Am I going to be okay — and exactly how do I make sure?"***

## What the Process Covers

| | |
|---|---|
| ✓ | **Income Mapping:** A complete picture of every income source: Social Security, pensions, investment withdrawals, RMDs, part-time work, and rental income — all in one place. |
| ✓ | **Tax-Type Analysis:** A visual breakdown of your accounts by tax classification so you see your true tax liability at a glance. |
| ✓ | **Social Security Optimization:** A side-by-side analysis of every viable filing strategy, showing the lifetime dollar impact of each choice. Based on SSA benefit calculation methodology. [2] |
| ✓ | **RMD Projection:** A year-by-year RMD forecast using IRS Uniform Lifetime Table factors, including IRMAA impact modeling. [3] [4] [5] |
| ✓ | **Withdrawal Sequencing:** A customized roadmap showing which accounts to draw from, when, and in what amounts — optimized for your tax bracket and legacy goals. |
| ✓ | **Risk Profile Analysis:** A personalized Color of Money® risk score that identifies misalignment between your risk tolerance and your actual asset allocation. |
| ✓ | **Spousal Alignment:** Both spouses fully understand and agree on the plan — not just the numbers, but the vision for the life they want. |

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CLIENT SUCCESS STORY

### "For the First Time in 10 Years, We Both Sleep Through the Night"

*Michael & Karen, ages 59 and 57 — senior engineer and nonprofit director, combined savings $2.4M*

Michael and Karen had worked with three different advisors over the years. Each one managed their investments. None had ever built them a retirement income plan. When we completed their Retirement Income Roadmap™, we identified $312,000 in projected lifetime tax savings through a coordinated Roth conversion strategy, confirmed they could both retire at 62 rather than 65, and showed Karen — who had always felt excluded from financial conversations — a plan she completely understood. She told us: 'For the first time in 10 years, we both sleep through the night.'

CHAPTER 6

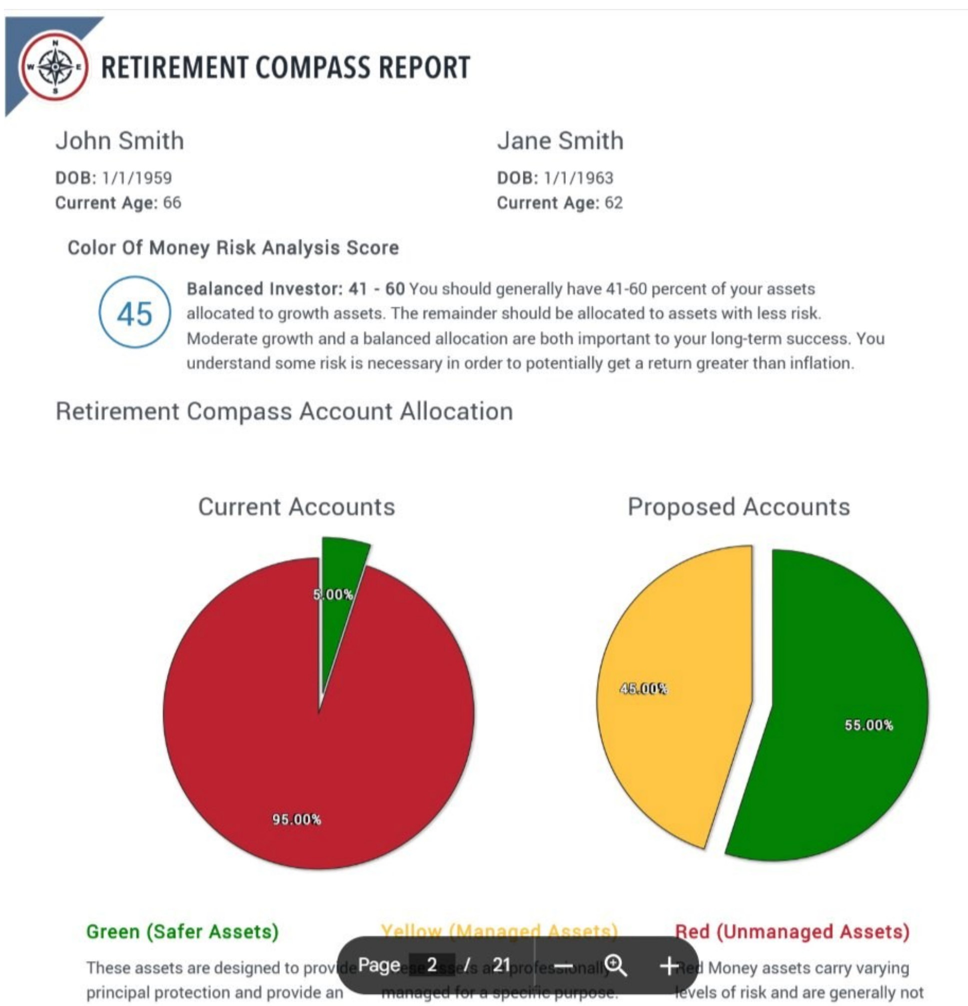
# Your Personalized Reports

*A preview of the deliverables you receive when you work with us*

When you engage the Retirement Income Roadmap™ process, you receive a suite of detailed, personalized reports that make your retirement income picture completely transparent. No jargon, no generic projections — your numbers, your timeline, your strategy.

## Report 1: Retirement Compass Report & Risk Analysis

Your Retirement Compass Report begins with a Color of Money® risk analysis — a personalized score that maps your true risk tolerance to your current asset allocation. The report shows current vs. proposed allocation and defines exactly what Green (Safer), Yellow (Managed), and Red (Unmanaged) assets mean for your retirement security.



**What this report answers:**
How much risk am I actually taking? Is my current allocation appropriate for a retiree who needs income — not just growth? What does a rebalanced, income-ready allocation look like for me?

## Report 2: Tax Type Allocation Analysis

Before we can build a withdrawal strategy, we need a clear picture of where your money sits from a tax perspective. This report maps every account — by owner and by tax classification — into a single visual, reflecting the IRS's three-bucket framework of tax-free, taxable, and tax-deferred accounts. [3]


**What this report answers:**
What percentage of my wealth is in tax-deferred vs. tax-free vs. taxable accounts? Who owns what — and how does that affect strategy? Where are the biggest Roth conversion and tax optimization opportunities?

## Report 3: Social Security Maximization Report

This is one of the most powerful reports we deliver. We model every viable Social Security filing strategy for your household — comparing the lifetime income value of each approach side by side. Our analysis is grounded in SSA benefit calculation methodology, including delayed retirement credits, spousal benefit rules, and survivor benefit coordination. [2]

The difference between a default strategy and an optimized one frequently exceeds $100,000 in lifetime income. For the couple shown below, the optimized strategy produces $152,727 more than filing at the next available date.

## SOCIAL SECURITY MAXIMIZATION REPORT

### Comparing Filing Strategies

**Optimized Filing Strategy**

| Benefit Type | Benefit Date (Age) | Monthly Benefit | Total Benefit | Lifetime Benefits |
|---|---|---|---|---|
| John Smith's Own Benefits | 1/2029 (70) | $3,261 | $507,247 | $507,247 |
| Jane Smith's Own Benefits | 8/2028 (65 & 7 mos) | $1,866 | $302,526 | |
| Jane Smith's Survivor Benefits | 4/2041 (78 & 3 mos) | $3,674 | $548,136 | $850,662 |
| | | | | **$1,357,909** |

**File at Custom Age** ▼ $7,669 Less than Optimized

| Benefit Type | Benefit Date (Age) | Monthly Benefit | Total Benefit | Lifetime Benefits |
|---|---|---|---|---|
| John Smith's Own Benefits | 1/2029 (70) | $3,261 | $507,247 | $507,247 |
| Jane Smith's Own Benefits | 1/2025 (62) | $1,400 | $294,857 | |
| Jane Smith's Survivor Benefits | 4/2041 (78 & 3 mos) | $3,674 | $548,136 | $842,993 |
| | | | | **$1,350,240** |

**File at Next Available Date** ▼ $152,727 Less than Optimized

| Benefit Type | Benefit Date (Age) | Monthly Benefit | Total Benefit | Lifetime Benefits |
|---|---|---|---|---|
| John Smith's Own Benefits | 1/2025 (66) | $2,361 | $497,279 | $497,279 |
| Jane Smith's Own Benefits | 1/2025 (62) | $1,400 | $294,857 | |
| Jane Smith's Survivor Benefits | 4/2041 (78 & 3 mos) | $2,769 | $413,046 | $707,903 |
| | | | | **$1,205,181** |

**File at Full Retirement Age** ▼ $120,236 Less than Optimized

| Benefit Type | Benefit Date (Age) | Monthly Benefit | Total Benefit | Lifetime Benefits |
|---|---|---|---|---|
| John Smith's Own Benefits | 11/2025 (66 & 10 mos) | $2,500 | $501,530 | $501,530 |
| Jane Smith's Own Benefits | 1/2030 (67) | $2,102 | $298,800 | |
| Jane Smith's Survivor Benefits | 4/2041 (78 & 3 mos) | $2,931 | $437,343 | $736,143 |
| | | | | **$1,237,673** |

**What this report answers:**

When should each spouse file? What is the exact dollar difference between our best and worst options? How does Social Security timing interact with our withdrawal strategy, tax brackets, and survivor planning?

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✦ FINAL SELF-ASSESSMENT

## Quiz 4: Are You Ready for Your Retirement Income Roadmap?

*Three questions to help you decide if now is the right time to take action.*

**1. Are you within 10 years of your planned retirement date?**

- ◻ A) No — I have more than 10 years
- ◻ B) Yes — I am 5–10 years out
- ◻ C) Yes — I am within 5 years or already retired

**2. Do you have a written, comprehensive retirement income plan covering Social Security timing, RMDs, withdrawal sequencing, and tax strategy?**

- ◻ A) No — I have never had one built
- ◻ B) I have pieces of a plan in different places, but nothing integrated
- ◻ C) Yes — but I would welcome a second opinion and fresh analysis

**3. Would you like to know — in writing, with real numbers — exactly when you can retire, what your income will be, and how much you can save in taxes?**

- ◻ A) Yes, absolutely
- ◻ B) Yes, though I'm not sure I'm ready to act yet
- ◻ C) I already have this and am confident in my current plan

**If you answered B or C to question 1, and A or B to questions 2 and 3 — you are exactly who the Retirement Income Roadmap™ was built for.**

Schedule your complimentary Retirement Clarity Call and let's find out exactly what your retirement income picture looks like.

READY TO SEE YOUR FULL PICTURE?

# Schedule Your Complimentary Retirement Clarity Call

*No investment pitch. No products. No obligation. Just a clear-eyed look at your retirement income picture — and what a personalized plan could do for you.*

## In your Retirement Clarity Call, we will:

- Review your current income sources and identify gaps in your retirement income plan
- Look at your tax-type allocation and flag any high-risk concentrations
- Estimate the lifetime value of your optimal Social Security filing strategy
- Discuss your timeline and what decisions need to be made — and when
- Give you an honest assessment of whether the Retirement Income Roadmap™ is right for you

**This call is for you if:**

✓ You are within 10 years of retirement or recently retired

✓ You have $500K or more in investable assets

✓ You do not have a written, integrated retirement income plan

✓ You want to make smarter decisions — not just more decisions

✓ Both you and your spouse want to leave the conversation feeling aligned and confident

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*"We help high-net-worth professionals retire earlier than they thought possible, with more income than they expected, and without the guesswork."*

REFERENCES & SOURCES

# External Citations Used in This Guide

*The strategies and factual claims in this guide are grounded in authoritative external sources. All citations are provided for reader verification and further research.*

## Primary Sources


**[1]** Vandergriff, J. (April 14, 2026). "The Middle Wealthy Are the Goldilocks of Retirement, But Where Do You Find the Financial Advice That's 'Just Right'?" Kiplinger Personal Finance / Adviser Intel. Full article available at: kiplinger.com/retirement/retirement-planning/middle-wealthy-retirees-how-to-find-financial-advice-that-works Key findings cited: The "underserved majority" of households with $500K–$5M in assets often fall through the cracks of the financial industry; retirement planning must shift from investment performance to income planning, tax mitigation, healthcare, and estate planning; coordinated planning can reveal Roth conversion and tax optimization opportunities that investment-only advisors miss.

**[2]** Social Security Administration (SSA). "Retirement Age and Benefit Reduction" and "Delayed Retirement Credits." ssa.gov/benefits/retirement/planner/agereduction.html ssa.gov/benefits/retirement/planner/delayret.html Key findings cited: Retirement benefits can be claimed as early as age 62 at a permanent reduction; delayed retirement credits increase monthly benefits for each month past full retirement age up to age 70; delayed retirement credits earned during a worker's lifetime are applied to compute surviving spouse benefits.

**[3]** Internal Revenue Service. "Retirement Topics — Required Minimum Distributions (RMDs)." irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds Key findings cited: RMDs are minimum amounts that IRA and retirement plan account owners must withdraw annually starting at age 73; withdrawals are included in taxable income; Roth IRAs and designated Roth accounts are not subject to RMDs while the owner is alive; failure to take RMDs triggers an excise tax of up to 25%.

**[4]** Internal Revenue Service. IRS Publication 590-B — "Distributions from Individual Retirement Arrangements (IRAs)." 2025 Edition. irs.gov/publications/p590b Key findings cited: RMD starting age is 73 for tax years 2023 and later (per SECURE 2.0 Act); RMD amounts are calculated by dividing the prior year-end account balance by the applicable distribution period from the IRS Uniform Lifetime Table; inherited IRA balances for most non-spouse beneficiaries must be fully distributed within 10 years of the account owner's death.

**[5]** Social Security Administration. SSA Form SSA-44 — "Income-Related Monthly Adjustment Amount (IRMAA)." ssa.gov/forms/ssa-44.pdf Social Security Administration. POMS HI 01101.020 — "IRMAA Sliding Scale Tables" (updated December 2, 2025). ssa.gov/poms.nsf/lnx/0601101020 Key findings cited: For 2026, the IRMAA threshold begins at $109,000 for single filers and $218,000 for married filing jointly, based on 2024 tax returns; Medicare premiums for both Part B and Part D are subject to IRMAA surcharges; the SSA uses income reported two years prior to determine current-year IRMAA.

## Additional Reference Sources

**[6]** Kiplinger Personal Finance. "Medicare Premiums 2025: IRMAA Brackets and Surcharges for Parts B and D." (November 2025). kiplinger.com/retirement/medicare/medicare-premiums-2025-irmaa-for-parts-b-and-d Key findings cited: In 2025, Medicare beneficiaries with income above $106,000 (single) or $212,000 (joint) are subject to IRMAA surcharges; IRMAA is a 'cliff' surcharge — crossing a threshold by even one dollar moves the entire premium into the next tier; total monthly Part B premiums in 2025 range from $259 to $628.90 for IRMAA-affected beneficiaries.

**[7]** Internal Revenue Service. "Retirement Plan and IRA Required Minimum Distributions FAQs." irs.gov/retirement-plans/retirement-plan-and-ira-required-minimum-distributions-faqs Key findings cited: RMD rules apply to traditional IRAs, SEP IRAs, SIMPLE IRAs, and most employer-sponsored plans; RMDs may not be rolled over; the 10-year rule applies to most non-spouse beneficiaries of inherited IRAs for account owners who die after December 31, 2019.

**[8]** Social Security Administration. Publication No. 05-10035 — "Retirement Benefits." 2026 Edition. ssa.gov/pubs/EN-05-10035.pdf Key findings cited: The earliest claiming age is 62, resulting in a permanent reduction in monthly benefits; most financial advisers recommend planning to replace approximately 80% of pre-retirement income; up to 85% of Social Security benefits may be taxable depending on combined income.

*All source information is provided for reference and educational purposes. Readers are encouraged to consult the original sources directly for complete and current information. Tax laws, Medicare thresholds, and Social Security rules change periodically — confirm all figures with the relevant government agency or a qualified tax professional before making financial decisions.*

*This guide is provided for educational purposes only and does not constitute investment, tax, or legal advice. Consult a qualified professional regarding your specific situation. All client stories are illustrative composites; actual results will vary.*