



RETIREMENT SPENDING SNAPSHOT

Three Key Retirement Income Questions Answered at a Glance

Your Retirement Spending Snapshot is designed to help you answer the three most important questions in retirement income planning:

1. **How much can I sustainably spend in retirement?**
 2. **When and how should I adjust my spending as markets change?**
 3. **How can I optimize my income for tax efficiency?**
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1. How Much You Can Sustainably Spend

Based on your current financial position, we personally review your submitted information and create a customized estimate of your sustainable monthly retirement spending.

Here's what your Snapshot shows:

- **Base sustainable spending estimate:** \$6,000/month
- **Expected guaranteed income:** \$3,200/month (Social Security + Pension)
- **Required portfolio draw:** \$2,800/month
- **Total assets modeled:** ~\$1,150,000
- **Guardrails:** \$5,200–\$6,800/month

All figures are shown **after taxes**, giving you a realistic picture of your lifestyle capacity.

Why this matters: Knowing your baseline spending power answers the first big question—*how much you can sustainably spend without jeopardizing your long-term plan.*

Historical Analysis Chart

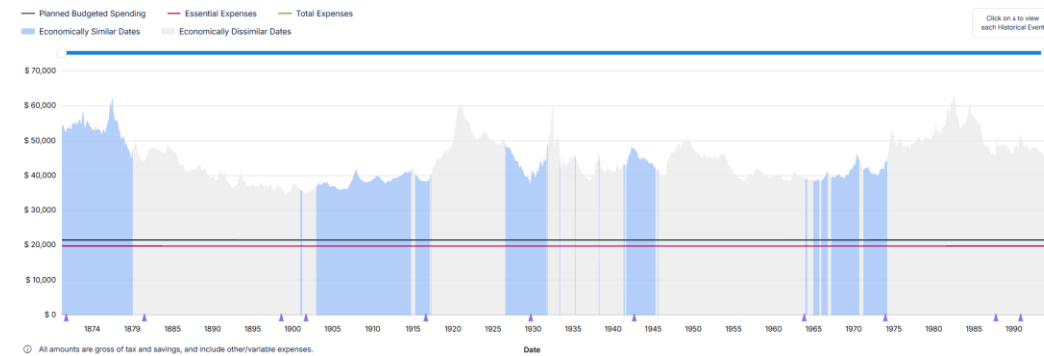
To give context to your baseline spending, your Snapshot includes a **Historical Analysis chart**. Instead of projecting one number into the future, it asks:

“If a household like yours had retired at different points in history, how much could they have sustainably spent?”

By using actual returns and inflation, it shows a range of outcomes in today’s dollars.

- **Grounded in history, not theory**
- **Shows real spending ranges across bull and bear markets**
- **Helps build confidence and caution**

Historical Analysis chart is shown here, illustrating spending ranges (\$5,200–\$6,800/month) with a baseline of \$6,000/month.



2. When and How to Adjust Spending for Market Conditions



For retirees who rely on their investments to fund part of their retirement, markets matter. Spending too much in a downturn can permanently damage the long-term sustainability of your plan, while failing to increase spending in strong markets can mean missing out on enjoying resources you’ve worked hard to save.

That’s why your Snapshot includes **spending guardrails and stress-testing**—to create a disciplined, market-sensitive framework for adjusting your income as conditions change.


Why it matters: Market-sensitive spending helps protect your plan during difficult periods and ensures you benefit appropriately during periods of growth. This answers the second key question—*when and how should I adjust my spending as markets change?*

Guardrail Triggers — Your First Line of Defense

Guardrails tell you when it's safe to increase income or when a modest decrease is needed.



-  **If your portfolio grows to \$4,058,851**, income increases to \$8,199/month.
-  **If your portfolio falls to \$1,392,249**, income decreases to \$7,320/month.

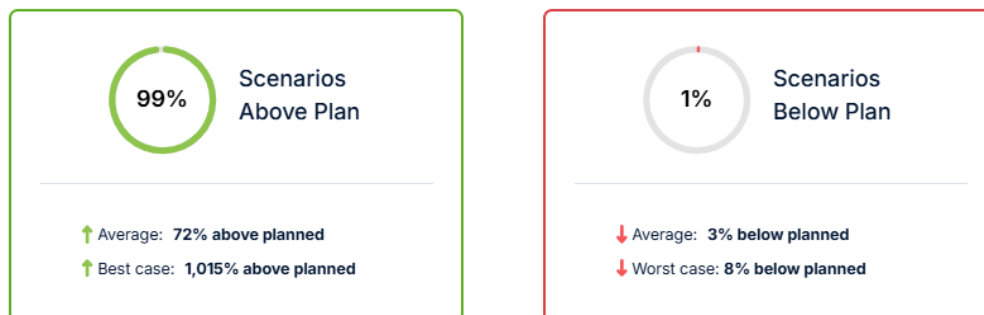


 This chart demonstrates how market-sensitive thresholds protect your plan from overspending while allowing you to enjoy more in periods of strong growth.

Lifetime Income Experience — Knowing *When* to Adjust

Guardrails provide thresholds, but how often will those conditions actually happen? The **Lifetime Income Experience** analysis stress-tests your plan across thousands of historical scenarios to show *when* adjustments might realistically be needed.

-  In 99% of cases, outcomes exceeded your plan—on average 72% higher.
-  Only 1% of cases fell below plan, with a modest shortfall of about 3%.

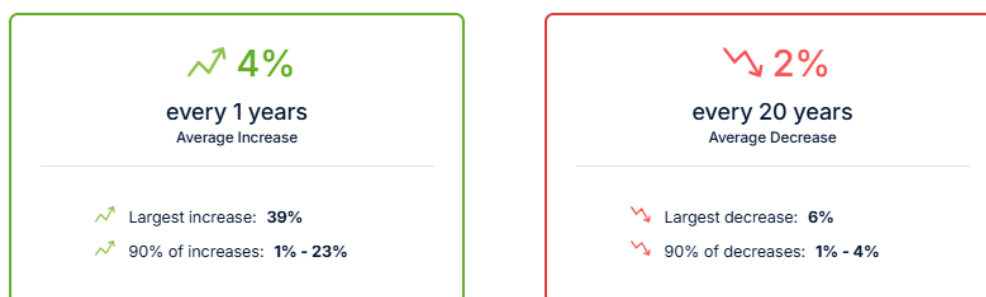


👉 This chart illustrates that even across volatile markets, a market-sensitive spending approach has historically preserved or improved retirement outcomes.

Income Adjustments Over Time — Understanding *How* to Adjust

Knowing *when* adjustments might be triggered is only part of the picture. The **Income Adjustments Over Time** analysis shows *how* those changes are likely to play out during retirement.

- ✅ **Increases are common and modest**—averaging 4% annually.
- ⚠️ **Decreases are rare and small**—about once every 20 years, typically 1–4%.



👉 This chart highlights that with market-sensitive adjustments, increases are frequent, while reductions are infrequent and minor—keeping your plan resilient over decades.

3. How to Optimize Spending for Tax Efficiency

Tax planning is the third piece of the puzzle, because taxes directly affect both **how much you can sustainably spend** and **when and how adjustments may be needed**.

- In **Section 1**, we showed your spending estimates in *after-tax* terms so you see your true lifestyle capacity.
- In **Section 2**, we highlighted how your income can adjust to markets. Tax strategies often shape the timing and size of those adjustments—for example, whether to withdraw from traditional IRAs, Roth accounts, or taxable assets.

While your Snapshot doesn't display a separate tax chart, tax efficiency is **woven throughout the analysis**:

- **Strategic Social Security timing** can reduce taxable income and increase lifetime benefits.
- **Roth conversions** during lower-income years can minimize required withdrawals later.
- **Coordinated withdrawals across account types** help manage brackets and extend the life of your portfolio.

Why it matters: Tax planning directly impacts how long your resources last. Even small adjustments can add years of income to your plan.

Key Observations

- This Snapshot is designed to help you define a **sustainable retirement lifestyle**, not validate one already chosen.
- Your projected range aligns with your income sources and portfolio.
- Strategic Social Security timing and tax planning can further strengthen your outlook.

Next Steps

- Your retirement picture is strong, but with some planning, it could be even stronger.
- We specialize in creating tax-efficient retirement income plans.

 [Book your free planning call here](#)

Disclaimer:

The Retirement Spending Snapshot is a high-level approximation of your current financial position based on the information you provided. It is intended for informational purposes only and does not guarantee future outcomes or performance. The accuracy of this report depends on the accuracy and completeness of the data submitted. Receipt of this report does not establish a client relationship with Mark Sharp Retirement, nor does it imply any ongoing commitment by either party. Ongoing monitoring, management, and updates to this analysis are only available to clients enrolled in our Hybrid or Retainer service options.