

Income Timing



Retirement Income Timing – Quick Guide

1. Why Income Timing Matters

Income timing helps you decide which accounts to use—and when—so your retirement paycheck stays steady, taxes stay manageable, and your investments keep working for you.

2. The Three Key Timing Levers

- When you start and stop each income source (e.g., claiming Social Security).
- The order in which you draw from taxable, tax-deferred, and tax-free accounts.
- How much income you realize each year relative to tax brackets and Medicare thresholds.

3. A Simple Three-Phase Framework

Phase 1 – Early Retirement / Pre-RMD Years: Draw from taxable accounts, use bridge income, consider Roth conversions, and often delay Social Security.

Phase 2 – RMD & Social Security Years: RMDs and Social Security become the foundation; portfolio withdrawals and HECM line of credit draws can flex as needed.

Phase 3 – Longevity & Later Retirement: Greater focus on stability, simplicity, healthcare, and using guaranteed or home-equity-based income if portfolio withdrawals tighten.



4. Quick Planning Prompts

- Which income sources will anchor your next 5–10 years?
- Where do you have the most flexibility to adjust withdrawals?
- Are there low-income years where tax-efficient moves could help?

5. My Next 5 Years – Timing Snapshot

Use this space to outline which income sources you expect to use in each stage of the next five years.

Years _____ to _____ : _____

Years _____ to _____ : _____

Years _____ to _____ : _____

Years _____ to _____ : _____