



RETIREMENT SPENDING SNAPSHOT

YOUR SUSTAINABLE RETIREMENT SPENDING AT A GLANCE

Based on your current financial position, we will personally review your submitted information and generate a customized estimate of your sustainable monthly retirement spending. This includes analysis of your income sources, portfolio drawdown needs, and how your spending can adapt to market conditions.

Your Retirement Spending Overview:

- **Name:** Jane Sample
- **Age / Retirement Age:** 65
- **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
- **Spending guardrails:**
 - **Upper guardrail:** \$6,800/month
 - **Lower guardrail:** \$5,200/month
- *Please note: All amounts are shown as monthly, after taxes.*

Graphical Overview

Visual insights are generated to show how your retirement plan responds over time. These include:

Understanding Your Historical Analysis Chart

A Retrospective View of Sustainable Retirement Income

As part of your Retirement Spending Snapshot, the Historical Analysis chart provides valuable context for the sustainable monthly income range shown in your report.

Rather than projecting a single estimate into the future, this chart looks to the past to answer a powerful question:

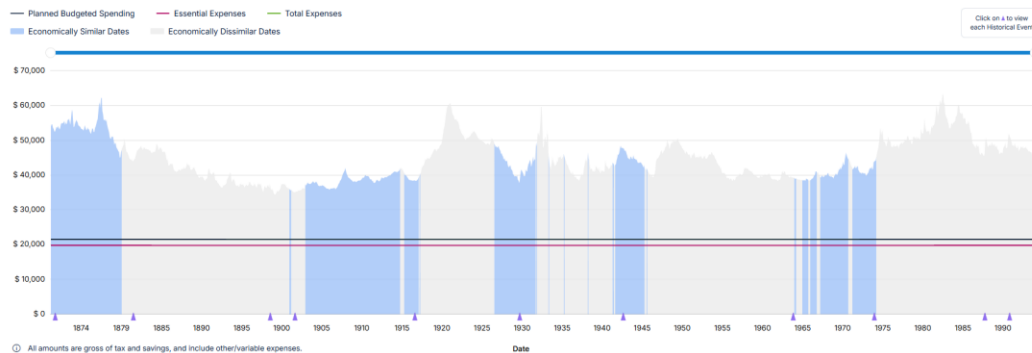
“If a household identical to yours had retired at various points in history—same age, income needs, Social Security, risk preferences, etc.—how much could they have sustainably spent in retirement?”

Using actual historical market returns and inflation data, the chart shows what level of monthly income your plan could have supported **if it began at different points in recorded history**. The results are shown in today’s dollars to reflect real purchasing power.

Why It Matters

- **Real-World Perspective:** This isn’t a theoretical model—it’s grounded in actual economic and market outcomes.
- **Visual Range of Outcomes:** You can see how different retirement start dates (e.g., before a market crash or during a bull run) would have impacted what was possible.
- **Greater Confidence and Caution:** The chart highlights not just what’s likely, but what has been possible across both favorable and challenging periods.

By studying how your plan would have held up under historical conditions, you gain a more grounded understanding of what level of spending may be sustainable—not just in average markets, but across a wide range of real-world scenarios.



Example: Spending ranges from \$5,200/month (guardrail low) to \$6,800/month (guardrail high), with a baseline around \$6,000/month.

Understanding Guardrail Triggers

A Smarter Way to Adjust Retirement Income

Your retirement plan includes **guardrails**—pre-set thresholds that help determine **when to increase or decrease your income** based on the performance of your portfolio.

This section shows the balance points that would trigger an income change, helping keep your plan both **flexible** and **sustainable** over time.

✓ Income Increase Trigger (Green Zone)

- If your portfolio grows to **\$4,058,851**, that signals strong performance.
- At that point, your monthly income would increase to **\$8,199**, allowing you to enjoy more of your resources confidently.

⚠ Income Decrease Trigger (Red Zone)

- If your portfolio drops to **\$1,392,249**, that signals the need for caution.
 - To protect the long-term health of your plan, your income would adjust down to **\$7,320**—a modest decrease designed to help you stay on track.
-

Why It Matters

Guardrails help you avoid overreacting to short-term market changes while still making smart, proactive adjustments when needed.

They create a **clear framework for decision-making**, so you don't have to guess when or how to change your spending. Instead, you follow a disciplined system designed to support financial confidence, even in uncertain markets.



Example: If your portfolio grows to \$4,058,851, income increases to \$8,199/month. If it drops to \$1,392,249, income is reduced to \$7,320/month.

Understanding Your Plan's Lifetime Income Experience

This chart shows how your retirement spending plan holds up across many different market conditions, based on a stress test of thousands of possible historical scenarios.

✓ Left Side: Scenarios Above Plan

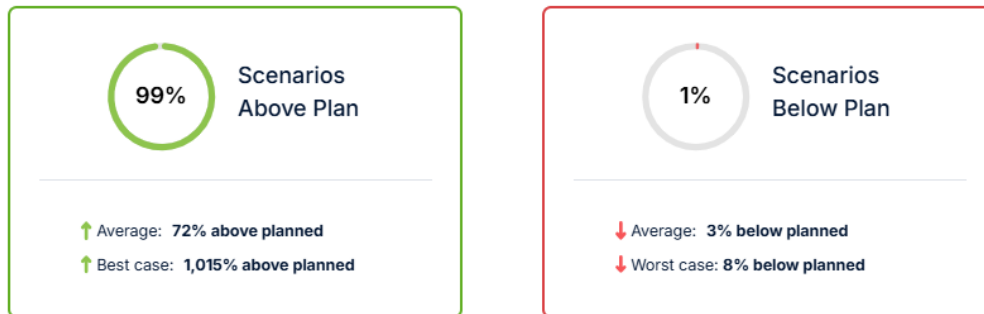
- **99% of historical scenarios** resulted in outcomes *better than planned*.
- On average, those scenarios showed **72% more income** than required.
- In the best-case scenario, the plan could have supported spending **1,015% above your goal**—an extremely favorable outcome.

This means your plan is highly resilient under most historical conditions.

⚠ Right Side: Scenarios Below Plan

- Only **1% of historical scenarios** fell *below your planned spending level*.
- Even in those cases, the average shortfall was just **3%**, and the worst case was only **8% below plan**.

This shows that even in very unfavorable markets, your spending plan would likely remain quite close to target.



Example: In 99% of scenarios, outcomes are above the plan — with an average result of 72% above the target and a best-case of over 1,000%.

Why It Matters

The Lifetime Income Experience helps you understand how your retirement plan would have performed across real historical markets—not just in theory, but in practice.

By showing how your plan holds up in 99% of historical scenarios, this analysis gives you confidence that your spending strategy is built to weather a wide range of market conditions.

It helps answer the critical question:

“Has this type of plan worked before—and how likely is it to work for me?”

This perspective allows you to make informed, calm financial decisions—knowing your plan has been stress-tested against history.

Understanding Income Adjustments in Retirement

This chart shows how your retirement income might be **adjusted over time** based on changing market conditions. These adjustments are designed to help keep your plan on track—providing flexibility to increase spending when things go well and reduce spending (minimally and rarely) if needed.

✓ Left Side: Increases Are Common and Modest

- On average, income increases by **4% every year**.
- In most scenarios, increases ranged from **1% to 23%**, with the **largest increase at 39%**.
- This reflects how your income can grow when market conditions and your plan's performance support it.

⚠ Right Side: Decreases Are Rare and Small

- Income reductions occur **only once every 20 years**.
- When they do happen, they tend to be **small**—90% of decreases are between **1% and 4%**, with the largest recorded at just **6%**.
- This shows the plan's resilience: it avoids drastic cuts and limits the need for adjustments.

Why It Matters

This analysis highlights that your plan is **not static**—it adapts. Most of the time, that means **small, steady increases** to your income. In rare cases, it may involve **slight temporary decreases** to keep your plan sustainable. These built-in adjustments help ensure your income strategy remains flexible, realistic, and aligned with what the markets can support.



Key Observations

- This snapshot is designed to help you define a sustainable retirement lifestyle, not validate one you've already chosen.
- Your projected spending range aligns with your savings and income sources.
- Strategic Social Security timing and tax planning (e.g., Roth conversions) can further enhance your long-term spending capacity.

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.

Want to fine-tune your sustainable spending range and tax strategy?

 [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.