



# RETIREMENT SPENDING SNAPSHOT

A Starting Point for Coordinated Retirement Income Decisions

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## Three Core Questions This Snapshot Helps Clarify

Your Retirement Spending Snapshot is designed to bring clarity to three foundational questions:

1. What level of spending appears sustainable given your current resources?
2. How should spending be evaluated as markets and life circumstances change?
3. How do income and tax decisions interact with sustainable spending?

This Snapshot is not a prediction. It is a structured starting point for coordinated decision-making.

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## 1. Clarifying Sustainable Spending

### ✦ Snapshot at a Glance – Planning Assumptions

- This is a point-in-time analysis based on current assets and known income sources.
- Assets are modeled at the household level across IRA, Roth, taxable, and cash accounts.
- A moderate long-term return assumption is used as a planning placeholder — not a forecast.
- Social Security is modeled at Full Retirement Age to provide a neutral baseline.
- Retirement is assumed to begin immediately and extends through age 95.
- Inflation assumptions reflect both short-term and long-term averages.
- Spending is shown after taxes under current law to reflect lifestyle capacity.

This framework allows us to evaluate sustainability without embedding tactical assumptions or speculative projections.

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### Your Current Snapshot

Category	Amount
Base sustainable net spending	\$15,137/month
Expected guaranteed income	\$14,359/month
Total assets modeled	~\$1,884,000
Guardrail range	\$14,335 – \$17,625

**Takeaway:** Your income base and portfolio appear capable of supporting your current lifestyle within a defined range of flexibility.

**Why this matters:** Clarity around a sustainable range allows decisions to be made deliberately rather than reactively.

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### Historical Context — Not Prediction

Rather than projecting a single outcome, this analysis asks:

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

This provides context — not certainty.

What the historical lens suggests:

- Outcomes varied but remained within a relatively defined band.
- Severe collapses were uncommon when spending discipline was maintained.
- Upside periods existed but were not relied upon in the baseline design.

The goal is not to chase best-case outcomes.

The goal is to understand what your structure can reasonably support across environments.

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## 2. Evaluating Spending as Conditions Change

Markets fluctuate. Spending decisions must account for that reality without becoming reactive.

Your Snapshot incorporates guardrails — predefined thresholds that help guide when adjustments may be appropriate.

## **Guardrail Framework**

- Spending is evaluated annually.
- Adjustments occur only if thresholds are meaningfully crossed.
- Changes are designed to be modest, not extreme.
- All figures reflect after-tax income capacity.

Example thresholds:

If portfolio growth materially exceeds expectations, spending flexibility increases.

If portfolio value declines meaningfully, a modest reduction may be appropriate.

This creates structure without requiring constant tactical adjustments.

### **Why this matters:**

Retirement income works best when adjustments are intentional, not emotional.

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## **About the Historical Stress Tests**

The stress tests illustrate that:

- Most historical environments supported or exceeded baseline spending.
- When adjustments were needed, they were typically moderate.
- Discipline mattered more than precision.

These are not promises.

They are context for informed judgment.

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## **3. Coordinating Spending and Taxes**

Taxes influence both sustainability and flexibility.

Rather than treating tax decisions separately, this Snapshot integrates after-tax income from the outset.

Tax coordination may include:

- Thoughtful Social Security timing
- Coordinated withdrawals across account types
- Managing required distributions
- Multi-year tax awareness

The objective is not aggressive minimization.  
It is long-term coordination and stability.

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## Key Observations

- This Snapshot defines a sustainable range — not a target to maximize.
- Income and investments appear aligned with your current spending level.
- Flexibility exists, but discipline remains important.
- Ongoing coordination matters more than any single assumption.

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## What Happens Next

This Snapshot is a starting framework.

Retirement income is not a one-time calculation. It is an ongoing coordination process involving:

- Income decisions
- Investment structure
- Tax timing
- Spending flexibility

For households who value steady, coordinated guidance over time, this work continues within an ongoing planning relationship.

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### Disclaimer:

The Retirement Spending Snapshot is a high-level analytical framework based on the information provided. It is not a guarantee of future results and does not represent a comprehensive financial plan. Outcomes will vary depending on market conditions, tax law changes, and life events. This Snapshot is intended to support informed decision-making, not to predict or ensure specific results. A client relationship is established only through a signed advisory agreement.