

Why Running Out of Money Is Scariet Than Market Volatility - and How We Plan for it

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BLOG
POST

We meet with smart, thoughtful people all the time. Even if they don't say it out loud there is a common fear of running out of money before the end of life. Maybe you've lived long enough to have gone through more than one market cycle. You've seen the headlines that rattle nerves, watched portfolios fluctuate and endured recessions. Even with all this experience there's still the lingering fear of "Will I have enough?"

- Not just to retire
- Not just enough to travel
- But enough to maintain your independence, your lifestyle, your dignity - for the rest of your life.

As Registered Investment Advisors, we can tell you:

Running out of money seems scarier than market volatility.

The **GOOD** news? It's also far more manageable - with the right plan.

Market Volatility Is Temporary - Longevity Is Permanent

Markets rise and fall. They always have.

Remember?

- The dot-com crash (1999-2000)
- The 2008 financial crises
- The COVID market drop(2020)

Each time markets eventually recovered. Volatility may feel urgent, but it's temporary.

Longevity, in contrast, is structural.

With life expectancy on the rise it means the likelihood of you living 30-35 years after retirement is realistic. If this is longer than you planned than it's not a market problem it's a planning problem.

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We Look at all income resources

Our clients' confidence increases when a portion of their income is predictable.

That may include:

- Social Security
- Pension plans
- Passive income (i.e. rental income)

Our goal isn't to eliminate market exposure, it's to ensure that your lifestyle isn't dependent on it.

We assist in crafting effective withdrawal strategies

Withdrawal sequencing matters in retirement.

We strategically think through:

- Which accounts to tap first
- How to manage tax brackets
- When to convert to Roth
- How to reduce future Required Minimum Distributions (RMD)

The Real Goal: Financial Confidence

When planning for retirement you need clarity.

You will want to know:

- When you can retire (if you choose to)
- What you can spend
- How much risk is appropriate
- That you won't become financially vulnerable at 85

Our goal as Registered Investment Advisors is to replace uncertainty with structure

When you've spent decades building your financial life, your retirement years deserve some intentional design. Running out of money doesn't need to be scary—it's preventable with disciplined planning, thoughtful risk management, and a strategy built with you in mind.

Volatility makes headlines.....

Longevity requires wisdom.

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