

# Replace My Paycheck

*A Guide to Replacing Your Income in Retirement*

## Retirement Isn't the Finish Line — It's a 30-Year Income Problem

Most people spend decades earning a paycheck — and only a few years thinking about how to replace it in retirement. Yet that “retirement paycheck” is the foundation of everything: your lifestyle, your independence, your peace of mind.

In this short guide, we'll introduce you to the key principles behind building a reliable retirement income stream — one that can weather market storms, keep pace with inflation, and give you confidence that your money will last.



## Scan to schedule your free income snapshot

No pressure. Just a 30-minute conversation to walk through your goals and give you a clear picture of what your retirement income could look like - including what's working, what's missing, and how to fill the gap with confidence.



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### What Does “Replacing Your Paycheck” Really Mean?

Think of your working years: predictable income, automatic deposits, monthly consistency. Retirement doesn't have to feel any different. But here's the problem:

- Social Security typically replaces only about **40% of your pre-retirement income**.
- Most retirees underestimate how much they'll need
- Without a strategy, withdrawals become guesswork. **Guesswork creates risk.**

**The solution?** A plan that turns your savings into intentional, predictable income.

### 3 Common Retirement Income Mistakes

#### 1) Ignoring Taxes

Retirement is often more taxable than people expect. The way you draw from accounts (Roth, IRA, brokerage), impacts your tax bill and your longevity.

#### 2) Sequence of Return Risk

If the market drops early in retirement, it can permanently reduce the life of your portfolio. Timing matters more than average returns.

#### 3) No Plan for Longevity

People are living longer - and inflation, healthcare, and market volatility only magnify the risk of outliving your nest egg.

### The Income Planning Formula

While every plan is personal, the formula is proven. Here's the foundation we help clients build:

- **Step 1:** Tally guaranteed income (Social Security, pensions, annuities)
- **Step 2:** Identify your monthly needs
- **Step 3:** Account for inflation, taxes, and healthcare
- **Step 4:** Strategically fill the gap using protected and growth-oriented strategies
- **Step 5:** Review and adjust to income requirements and market outlooks

### What Happens Next?

#### Get Your Free, 1-Page Personalized Snapshot

Your next step is a complimentary, 30-minute phone call with our team. We'll walk through a visual breakdown of your retirement income picture, tailored specifically to you:

- Identify reliable income streams
- Highlight potential gaps and risks
- Explore smarter, safer ways to fill those gaps

Book your free Replace My Paycheck call now with the QR code above.