



**FIRST WEALTH**  
FINANCIAL GROUP, LLP  
Building Wealth & Relationships

## NAVIGATING THE MOUNTAIN OF RETIREMENT



Think of retirement planning as a mountain climb. You need to figure out the best way to reach the top (retirement). But, that is only half the deal. You must know the ideal way to draw income in order to descend (post-retirement).

Most people focus on retirement planning by trying to figure out how to accumulate enough money to retire and do not understand the challenges and risks with regard to making withdrawals for income. There are many different ways to withdraw income for your situation and one that is most appropriate. It is critical to know what your ideal income withdrawal option is, while saving for retirement, so you can properly allocate those savings today. By having the proper distribution plan in mind as you are accumulating retirement money (climbing the mountain), you can efficiently transition to withdrawing your money (descending the mountain) with less risk when the time comes.

### **Verify The Appropriate Approach**

Whether you are in the accumulation (investing) phase of retirement planning and working your way up the mountain, or in the distribution phase (dis-investing) and enjoying the trek down the mountain, we will share information with you that verifies the best investment and the best income approach for your circumstances.

Let's look at an example of two couples who are ready to retire:

- **Couple #1 = built a nest egg of \$800,000 and want to draw \$48,000/year in income (6% income)**

- **Couple #2 = built a nest egg of \$800,000 and want to draw \$32,000/year in income (4% income)**

- Which couple has the best chance of their nest egg lasting their lifetime?
- Is the probability of success the same in both cases?
- Is there a larger risk of failure for Couple #1 due to drawing off 50% more income?
- How does the probability of success change based on the types of investments the couples make?

*While some elements of retirement planning are subjective, answers to questions like these are not.*

With inappropriate withdrawal methods, Couple #1 has a substantially greater risk of running out of money. With proper withdrawal methods, Couple #1 can have a greater probability for success than Couple #2.

## **Helping you make informed decisions**

Mountain climbing is serious business and so is your retirement. Having the proper guidance from an experienced professional can help the journey go smoothly, with fewer surprises. We're prepared to educate you on your retirement choices and provide the proper equipment for you to navigate the full journey. An informed decision is the best decision. Call us at (563) 242-1885 to schedule an appointment on a day and time that's convenient for you.



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