Retirement & Distribution Planning

Goal-Focused
Prudent investment advice is goal-focused and planning driven; distinguished from market-focused and current events driven.

Cash Flow Planning
The cash flow of the financial plan should dictate your portfolio allocation and optimal distribution strategy.

Retirement Runway
A defined Down-Market Strategy will protect your portfolio and provide peace of mind.

Disciplined Approach
Market timing is not part of a disciplined, goal-focused investment plan.

Recreate Paycheck
Retirement paychecks increase client confidence by providing permission to spend.

Diversify
Portfolios should be diversified not only by asset classes but also by tax characteristics.

Debt-Free
All debts should be paid off by retirement.

Maximize Social Security
Retirees should maximize their Social Security benefits as an integral part of their distribution strategy.

Tax Strategies
Optimize tax savings throughout retirement through proactive intra-year tax management (tax coupon for the future) and leveraging low tax rates on income and capital gains*.

Retiree Mindset
The retirement distribution plan should account for an increasing awareness of market volatility and the significant impact of taxes paid from your portfolio.