



The Complete Retiree Guide

Plan. Protect. Live. Leave a Legacy.

Key insights. Practical tasks. A more secure tomorrow.

A retirement strategy for today, tomorrow, and beyond.



Key Findings from the 2026 Retirement Study



Saving vs. Planning



Saving for Retirement

- Accumulates assets
- Focuses on account balances
- Measures contributions and growth
- Answers: "How much have I saved?"



Planning for Retirement

- Converts assets into an income strategy
- Focuses on sustainable spending
- Accounts for taxes, inflation, longevity, and risk
- Answers: "How can I use this money confidently for life?"

The 5 Retirement Risks to Manage



Longevity Risk

Living longer than your money lasts



Inflation Risk

Your purchasing power declines over time



Market Risk

A major decline damages assets you need for income



Health Care Risk

Medical and long-term-care costs exceed expectations



Tax Risk

Future tax obligations reduce usable retirement income



Other disruptors: early retirement, family responsibilities, divorce, debt, and unexpected life changes.

22 Retirement Tasks

Turn key questions into action. Follow the path to a more secure and fulfilling retirement.

1. Spending & Sustainability

Know what you need.

-  Calculate sustainable retirement spending
-  Build a complete expense inventory
-  Calculate all income sources
-  Determine income-versus-expense gap

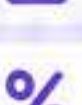
2. Income & Investment Risk

Prepare for what can happen.

-  Classify income as reliable or market-dependent
-  Determine portfolio income required
-  Model inflation over the retirement horizon
-  Stress-test for a prolonged market downturn
-  Create a market-crash response plan

3. Taxes & Health Care

Keep more of what's yours.

-  Map all retirement account types
-  Design a tax-efficient withdrawal sequence
-  Project retirement tax liabilities
-  Identify tax-saving opportunities
-  Estimate annual health care costs
-  Build a long-term-care funding plan

4. Spending Behavior & Lifestyle

Use your money with confidence.

-  Establish an intentional spending policy
-  Address unnecessary spending anxiety
-  Create a purpose and activity plan

5. Family, Continuity & Legacy

Plan for what matters most.

-  Plan for changing spouse needs
-  Calculate survivor-income requirements
-  Define lifetime spending and legacy objectives
-  Review and update the plan regularly



22 Things to Avoid

Common mistakes that can put your retirement at risk.

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|  No plan |  Underestimating expenses |  Ignoring longevity |  Unrealistic timing |  Panic-selling during downturns |  No market rules |  Too much risk |  Chasing high returns |  Unsuitable guarantees |  Ignoring taxes |  No tax planning | |
|  Ignoring inflation |  Medicare misconceptions |  Skipping health care costs |  No long-term-care plan |  Excessive reluctance to spend |  No purpose or structure |  Letting fear limit enjoyment |  No family discussions |  No spouse contingency |  No legacy |  No tax plan |  Never reviewing the plan |



A More Secure and Fulfilling Retirement

Follow the tasks, avoid the pitfalls, and achieve what matters most.



Financial Security



Sustainable Income



Lower Tax Burden



Prepared for Health Care



Confidence to Spend



Purpose and Joy



Support for Loved Ones



Lasting Legacy



Plan today for the retirement you want tomorrow.

[hub.gravelcloud.com]
Rigel G Arcayan, 2026.