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

48%	do not have a written financial plan
58%	believe a retirement account may be enough
56%	do not know what else they should be doing
63%	find it difficult to prioritize retirement due to competing goals
67%	worry more about running out of money than dying
82%	recognize inflation could double costs in 30 years
61%	do not know their health care costs or how to pay for them
61%	are unsure how their retirement taxes will compare to today
42%	retired earlier than expected
77%	say guaranteed income would reduce anxiety
77%	say guarenteed reduce anxiety
74%	prefer protection from major losses even if gains are smaller
56%	would rather leave a legacy than spend it all

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.

1. Calculate sustainable retirement spending
2. Build a complete expense inventory
3. Calculate all income sources
4. Determine income-versus-expense gap

2. Income & Investment Risk

Prepare for what can happen.

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

3. Taxes & Health Care

Keep more of what's yours.

10. Map all retirement account types
11. Design a tax-efficient withdrawal sequence
12. Project retirement tax liabilities
13. Identify tax-saving opportunities
14. Estimate annual health care costs
15. Build a long-term-care funding plan

4. Spending Behavior & Lifestyle

Use your money with confidence.

16. Establish an intentional spending policy
17. Address unnecessary spending anxiety
18. Create a purpose and activity plan

5. Family, Continuity & Legacy

Plan for what matters most.

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

22 Things to Avoid

Common mistakes that can put your retirement at risk.

- 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]
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