Today a Brighter Tomorrow
Plan Well. Live Fully.

Retirement Life PRA

A Holistic Plan for a Fulfilling, Secure and Meaningful Retirement

Same Dreams. Next Chapter.

"Financially Secure. Personally Fulfilling." A Brighter Tomorrow — Together."

Our Profile

Ages
60 (Male)
59 (Female)

Retirement Age
55 (2021)

Current Status
Retired

Income Sources

Retirement Accounts
Sufficient to support retirement lifestyle

Social Security
Double checks starting at age 62 (both)

Our Goals

Financial Security
Sustain lifestyle throughout retirement

Health & Wellness
Stay active and healthy

Meaningful Living
Travel, hobbies, family, community, and purpose

Our Core Values

- Freedom
- Time Together
- Good Health
- New Experiences
- Leave a Positive Legacy

Retirement Timeline

2021
Age 55
Retired
- Transitioned to retirement lifestyle
- More time for what matters
- Built a fulfilling routine

2021 – 2024
Ages 55–58
- Adjusted to new lifestyle
- Optimized investments
- Explored travel, hobbies and personal interests
- Focused on health and wellbeing

2025 – 2026
Ages 59–60
- Reassessed financial plan
- Prepared for Social Security at 62
- Continued enjoying an active lifestyle
- Fine-tuned long-term strategy

Age 62
(2027)
- Both start receiving Social Security
- Increased income stability
- Greater flexibility for future plans

Ages 62+
and Beyond
- Sustain lifestyle
- Pursue passions
- More travel and adventures
- Give back to community
- Enjoy time with family and friends

Our Vision
A long, healthy, joyful and meaningful retirement — together.

Financial PRA

Strengths
- Sufficient retirement accounts
- Double Social Security at 62
- Retired since 55 (7+ years of experience)
- No need to rely on employment income

Considerations
- Market volatility
- Inflation risk
- Healthcare and long-term care costs
- Large discretionary expenses (travel, etc.)

Action Plan
- Maintain diversified investments
- Monitor withdrawal strategy (e.g., 4% rule)
- Keep emergency fund (1–2 years of expenses)
- Review plan annually

Health & Wellness PRA

Strengths
- More time to focus on health
- Active lifestyle and routines
- Early retirement = less work-related stress

Considerations
- Aging-related health conditions
- Rising healthcare costs
- Need for long-term care planning

Action Plan
- Regular medical checkups
- Maintain exercise and balanced diet
- Plan for long-term care insurance (as needed)
- Prioritize mental and emotional wellness

Lifestyle & Fulfillment PRA

Strengths
- Freedom to pursue passions
- Time for travel, hobbies and learning
- Stronger relationships and community ties

Considerations
- Keeping a sense of purpose
- Balancing activities and rest
- Adapting to life changes over time

Action Plan
- Create and revisit a bucket list
- Explore new skills and hobbies
- Stay socially connected
- Volunteer or support meaningful causes

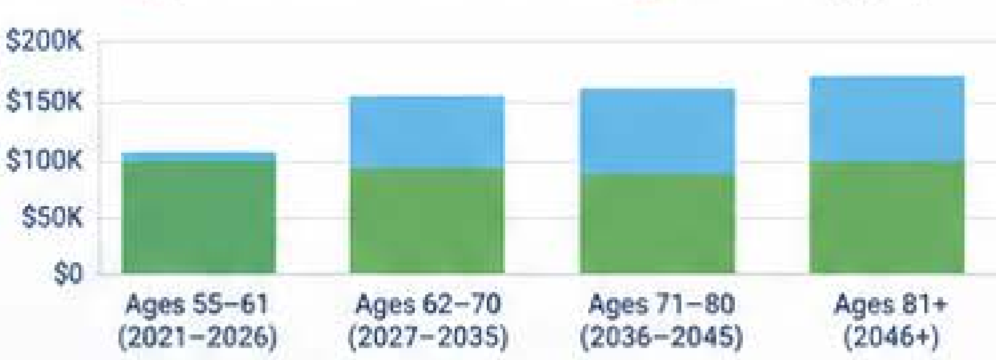
Risk & Resilience PRA

Strengths
- Financial cushion
- Dual income from Social Security at 62
- Experience managing retirement for 7+ years

Considerations
- Unexpected medical expenses
- Market downturns
- Longevity risk (living longer than expected)
- Potential need for assisted care

Action Plan
- Maintain adequate insurance coverage (health, long-term care, umbrella)
- Stress test plan for different scenarios
- Keep flexibility in spending
- Regularly review and update plan

Projected Retirement Income (Illustrative)



Illustrative only. Actual amounts depend on your accounts, Social Security elections, expenses and market performance.

Living the Dream

- Travel & Adventure
- Hobbies & Learning
- Family & Friends
- Community & Giving Back
- Personal Growth
- Nature & Outdoor Life
- Home & Comfort
- Legacy & Impact

Success Metrics

- Financial needs consistently met
- Healthy and active lifestyle
- Meaningful experiences and memories
- Strong relationships with family and friends
- Ability to adapt to life's changes
- A lasting positive legacy

Next Chapter
More Life to Live

hub.gravelcloud.com
Rigel G Arcayan, 2026.