RETIREMENT OPERATING SYSTEM (ROS) 2027–2057

Turning Accumulation Into a Lifetime of Freedom

STARTING PORTFOLIO	SOCIAL SECURITY	LIFESTYLE SPENDING	PORTFOLIO FUNDS REQUIRED
(2027 / AGE 60)	(BOTH OF US)	(BASELINE)	
$2,400,000	$4,300 / month $51,600 / year	$8,000 / month $96,000 / year	$3,700 / month $44,400 / year

INITIAL PORTFOLIO WITHDRAWAL RATE: 1.85%

After Social Security, your portfolio only needs to provide $44,400/year.
That's 1.85% of $2.4M – a very conservative starting point.

YOUR 5 FINANCIAL ENGINES

FTEC GROWTH ENGINE + SOCIAL SECURITY BASE INCOME + REAL ESTATE HOUSING & SECURITY + CASH RESERVE SHOCK ABSORBER → YOUR LIFESTYLE FREEDOM

CASH FIREWALL (DON'T SELL FTEC IN A CRASH)

BUCKET A: OPERATING CASH
$50K – $75K
6–9 months of lifestyle

BUCKET B: SHOCK ABSORBER
$100K – $175K
1–2 years of spending

BUCKET C: FTEC CORE
$2.15M – $2.25M
Long-term growth engine

CORE SPENDING LEVELS

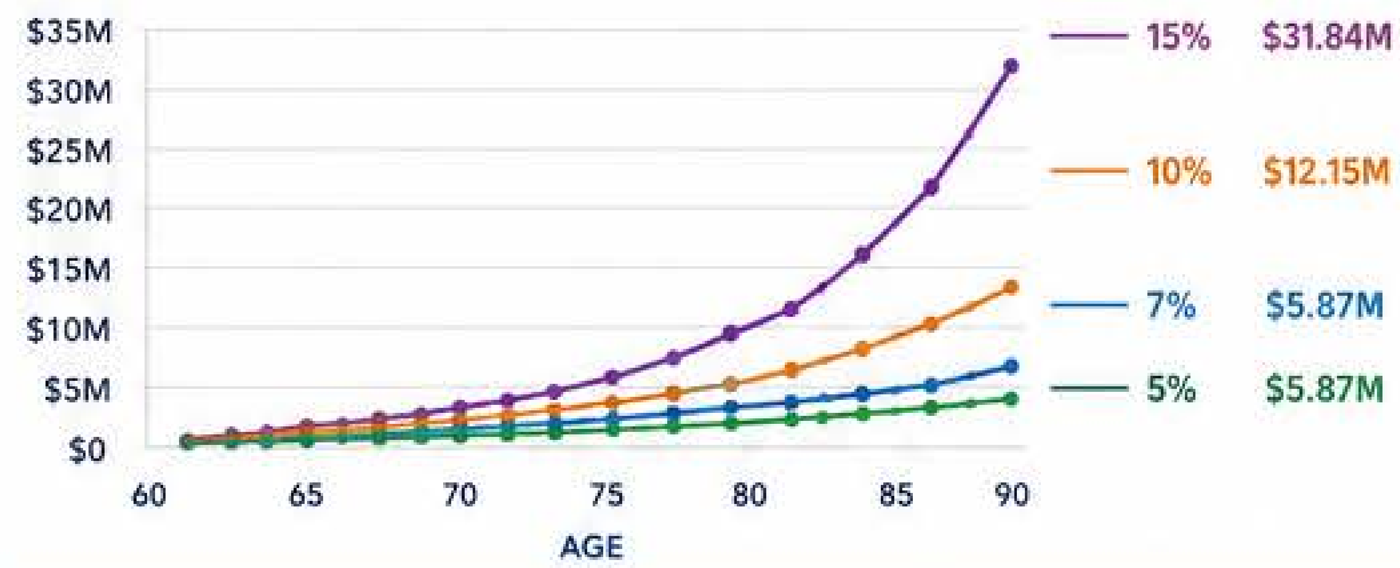
LEVEL 1 – GREEN
$8,000 / month
Base lifestyle.
No guilt. No debate.

LEVEL 2 – BLUE
$9,000 – $10,000 / month
Prosperity mode.
Enjoy experiences.

LEVEL 3 – PURPLE
$10,000 – $12,000 / month
Abundance mode.
Spend excess performance.

30-YEAR PORTFOLIO PROJECTIONS (2027–2057)

Assumptions: $2.4M start, $8K/mo spending (3% inflation), $4,300/mo SS (2.5% COLA), no additional contributions, taxes not modeled.



PORTFOLIO VALUE AT KEY AGES

AGE	5%	7%	10%	15%
60 (2027)	$2.40M	$2.40M	$2.40M	$2.40M
65	$2.80M	$3.09M	$3.72M	$5.41M
70	$3.26M	$4.01M	$5.41M	$8.69M
75	$3.79M	$5.24M	$8.31M	$17.03M
80	$4.40M	$6.89M	$12.90M	$33.71M
85	$5.09M	$9.12M	$20.19M	$67.17M
90 (2057)	$5.87M	$12.15M	$31.84M	$134.35M

FTEC CRASH PROTOCOL

−10%	Do nothing. Normal volatility.
−20%	Do nothing. Review thesis.
−30%	Yellow alert. No major lifestyle increases.
−40%	Red alert. Use cash buffer for discretionary spending. Pause large purchases.
−50%	Maximum stress. Protect lifestyle with cash. Do NOT panic sell. Reassess thesis.

SECTOR ROTATION RULE

Has the technology sector thesis changed?

Dominant Growth? → Superior Earnings? → Innovation Accelerating? → Gaining Economic Share? → yes REVIEW ROTATION

NO → HOLD FTEC

RETIREMENT PHASES

2027–2030 (Age 60–63) Transition
Establish lifestyle. Build cash firewall.

2030–2035 (Age 64–68) Freedom
Increase experiences & enjoyment.

2035–2040 (Age 69–73) Abundance
Use prosperity. Tax & Roth planning.

2040–2047 (Age 74–80) Preparation
RMD planning window. Manage taxes.

2047–2052 (Age 81–85) Comfort
Focus on health, convenience, family.

2052–2057 (Age 86–90) Legacy
Spend, give, simplify, enjoy life.

ANNUAL ROS REVIEW CHECKLIST

- Review portfolio performance vs targets
- Check cash firewall level (3-year target)
- Confirm Social Security COLA
- Evaluate FTEC thesis & sector leadership
- Review spending level (Green / Blue / Purple)
- Plan major purchases or experiences
- Tax planning: withdrawals, Roth conversions
- Update estate & healthcare directives

TAX & RMD OVERVIEW

73 75 RMD Age: 73 (Move to 75 for those turning 74 after 2032)

Traditional 401(k) withdrawals are taxable as ordinary income.

Consider Roth conversions in lower-income years.

Manage Medicare IRMAA and Social Security taxation.

KEY PRINCIPLES

- We are not trying to die rich.
- Every healthy year is valuable.
- Spend deliberately on what matters most.
- Money exists to create freedom and experiences.
- Social Security = Floor. Cash = Buffer. FTEC = Growth.

YOUR RETIREMENT MACHINE

FTEC Compounds + SOCIAL SECURITY Pays You + REAL ESTATE Provides Housing + CASH Protects in Downturns → LIFESTYLE Freedom & Experiences