

10 Questions for a Successful Retirement

A Guide for the Retiree.

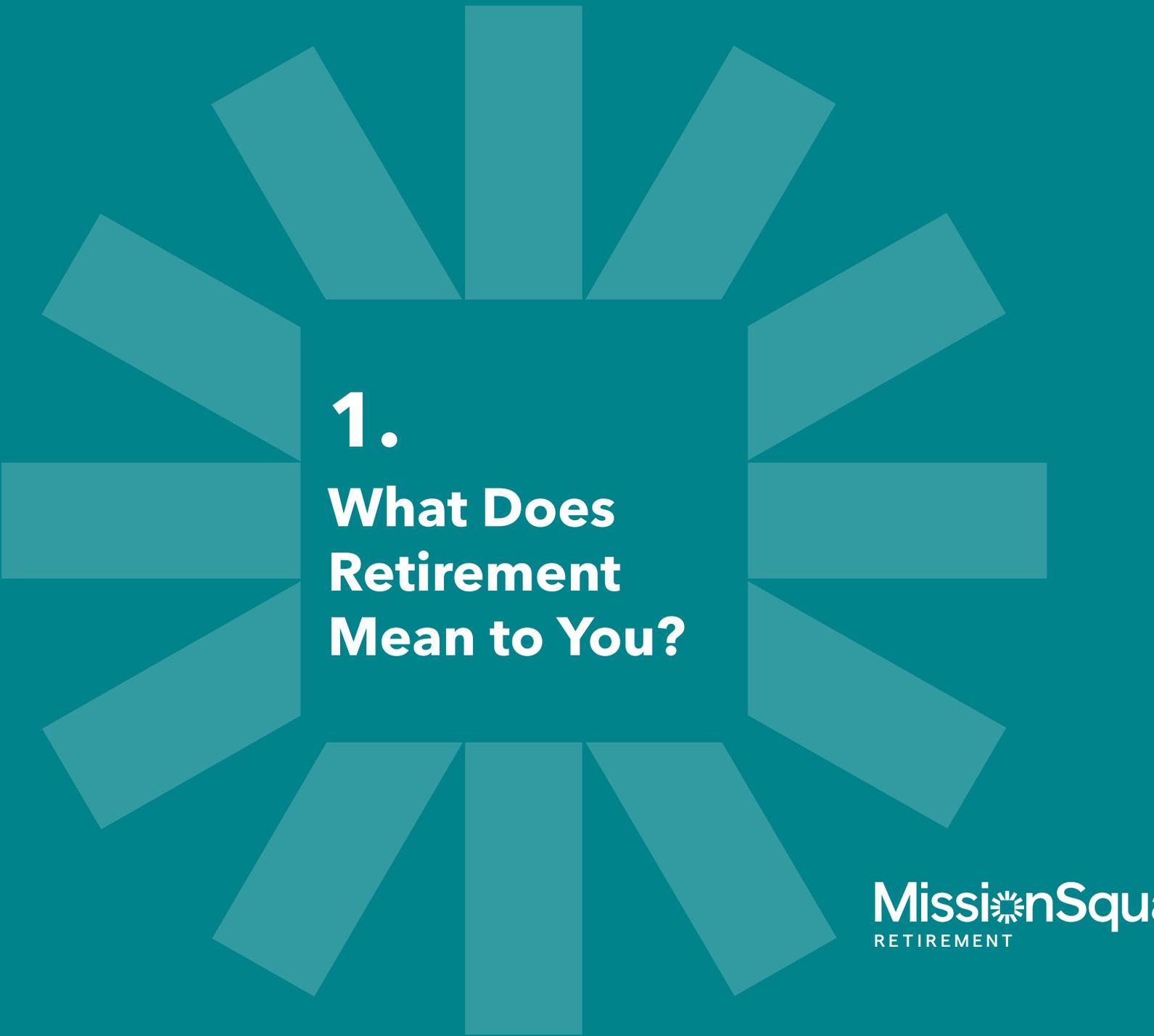
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MissionSquare
RETIREMENT



1.
**What Does
Retirement
Mean to You?**



What Will You Do?

Take time to reflect – you decide what your retirement looks like.



Time With
Family



Hobbies/
Leisure



Travel



Volunteer or
Work Part Time



2.

**When Will
You Retire?**



Benefits of Work, Even Part Time



Financial



Health



Mental Sharpness



Social Bonds With Colleagues



The Unexpected Can Happen

29%

Health
Problems

10%

Forced To Retire
or Lack of Work

16%

Care for Family
Member(s)



3.

**Where Will
You Live?**



Emotional and Economic Factors



Climate



Close to Family



Cost of Living (including taxes)



Health Care Quality, Proximity



4.
**How Much
Will You
Spend?**



Rule of Thumb – You’ll Need:

80%

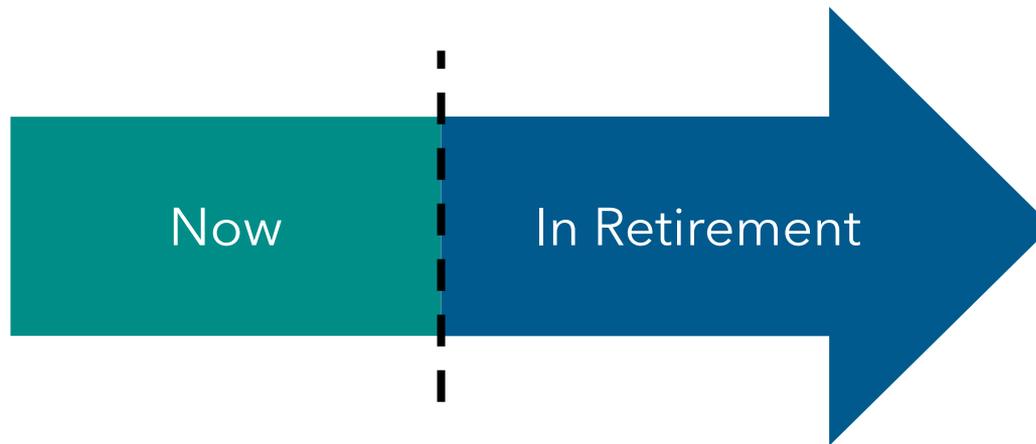
of your
pre-retirement
income

- Maintain your standard of living, savings, and certain taxes
- Some will need more, some less



Know Your Spending Needs and Wants

Compare



What will change?

The more you know now, the more prepared you'll be later.



Wild Cards



Your Life Span – living into your 90s and beyond



Inflation – even a low rate still adds up



Taxes – can't predict life or Congress



Health and Long-Term Care – unpredictable

Plan for different possibilities.



5.
**Where Will
the Money
Come From?**



Pension



At what age(s)?



How much?



Inflation adjustments?



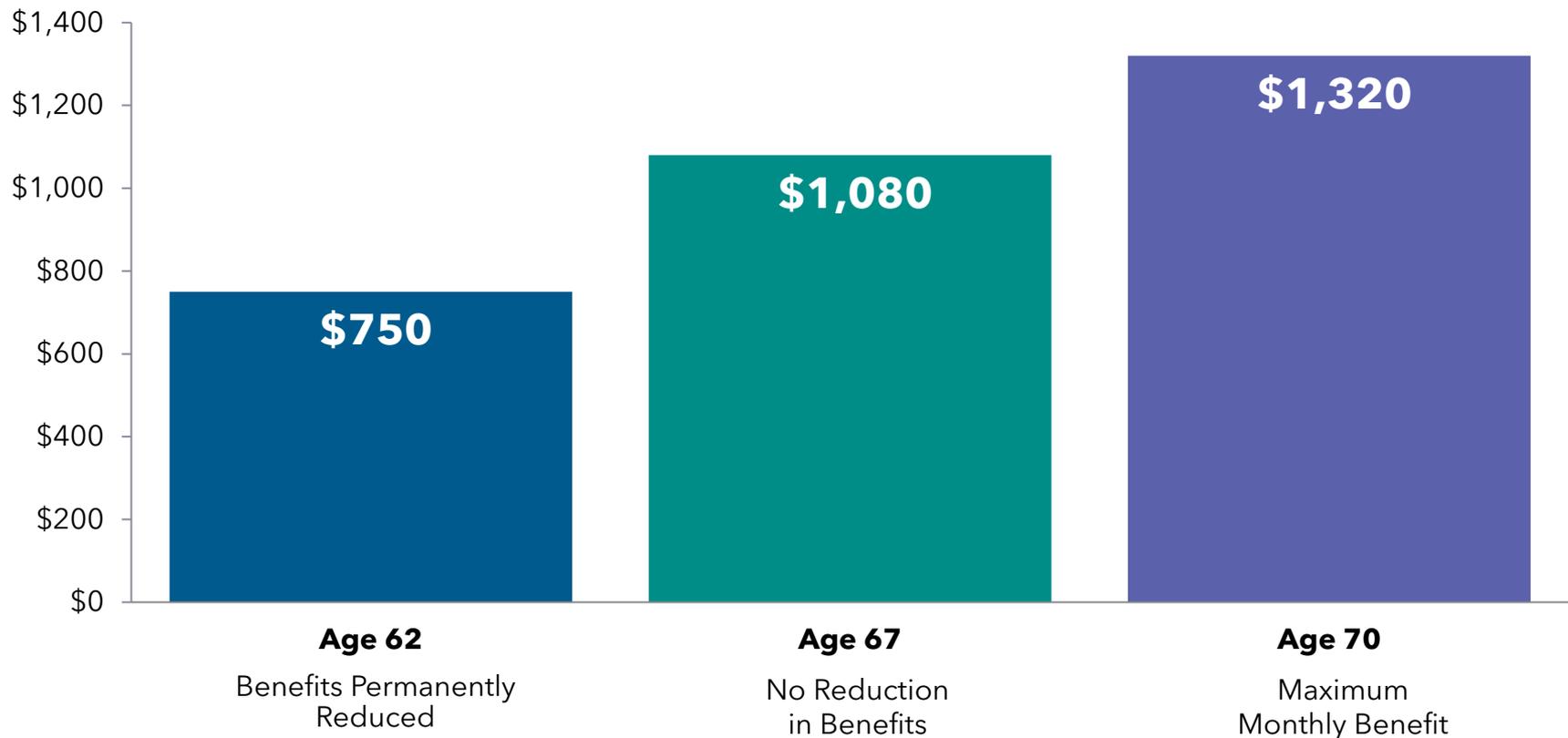
Surviving spouse?



Get the facts – contact your benefits office.



When You Claim Social Security Matters

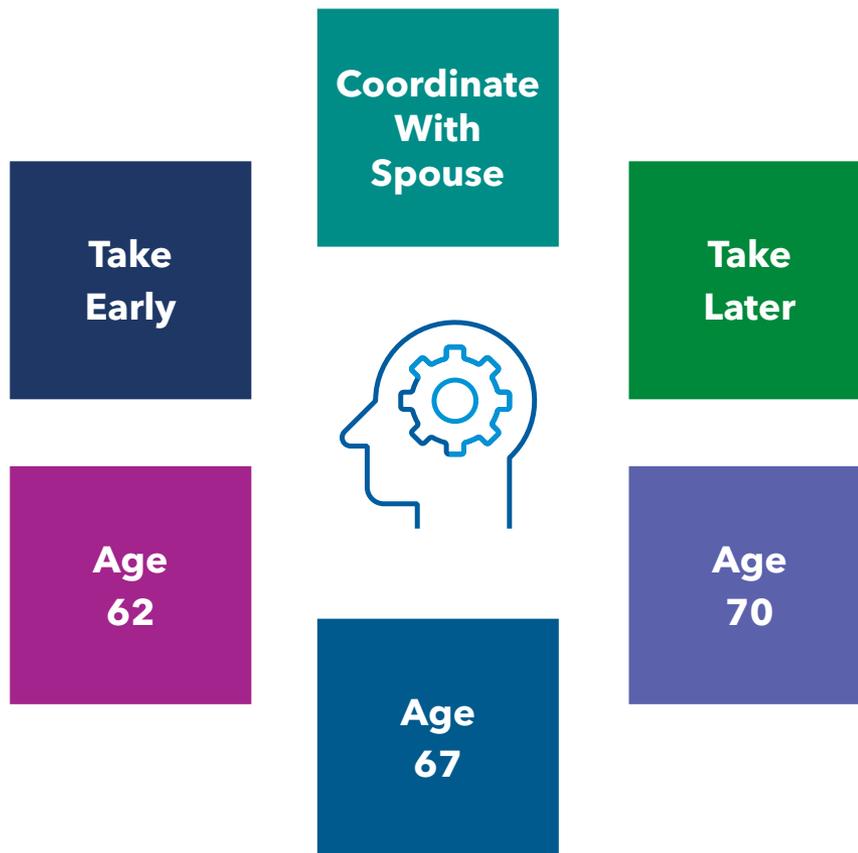


Access your account online. | Know if you'll get less due to noncovered employment.

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Social Security Decisions



- Compare all your options before you decide
- If married, explore how to maximize potential benefits over both your lifetimes



Will Your Savings Be Enough?

Get a Projection



Calculator



Advice Service



Financial Plan



Then review it with a professional.



If You Haven't Saved Enough



Save More



Spend Less



Delay
Retirement



Earn Income
During
Retirement



Housing –
Downsize,
Rent Out, Look
Into a Reverse
Mortgage

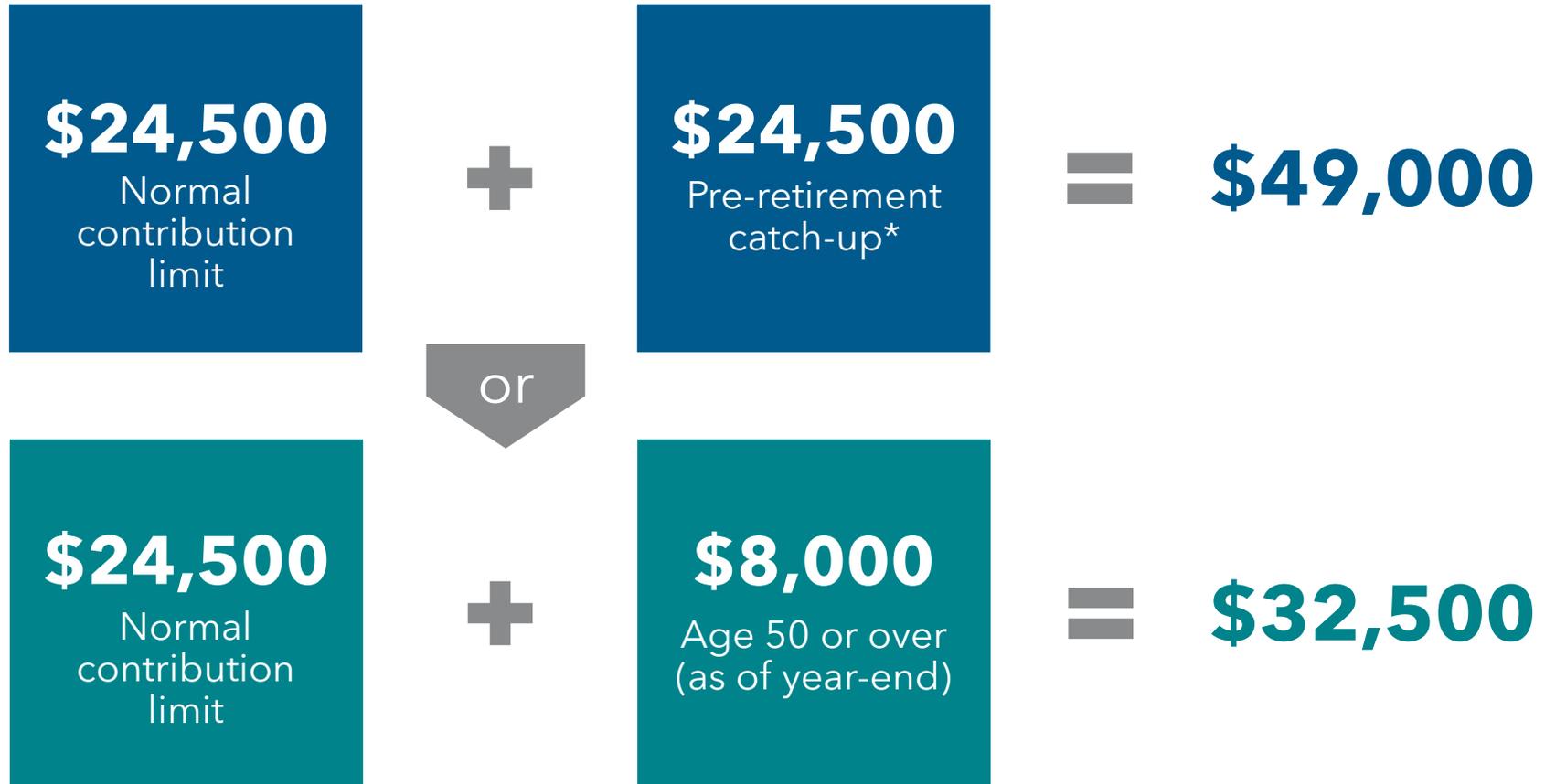


Control what you can while you can.



Save More

2026 Contribution Limits – 457(b) Plan



*During each of the three years prior to the year you reach your normal retirement age, as defined in the plan and based on the extent to which maximum contributions were not made in previous years.

Note: Pre-Retirement and Age 50 catch-up Provisions cannot be combined in the same plan year.



Save More

2026 Contribution Limits – IRA

\$7,500

Normal
contribution
limit

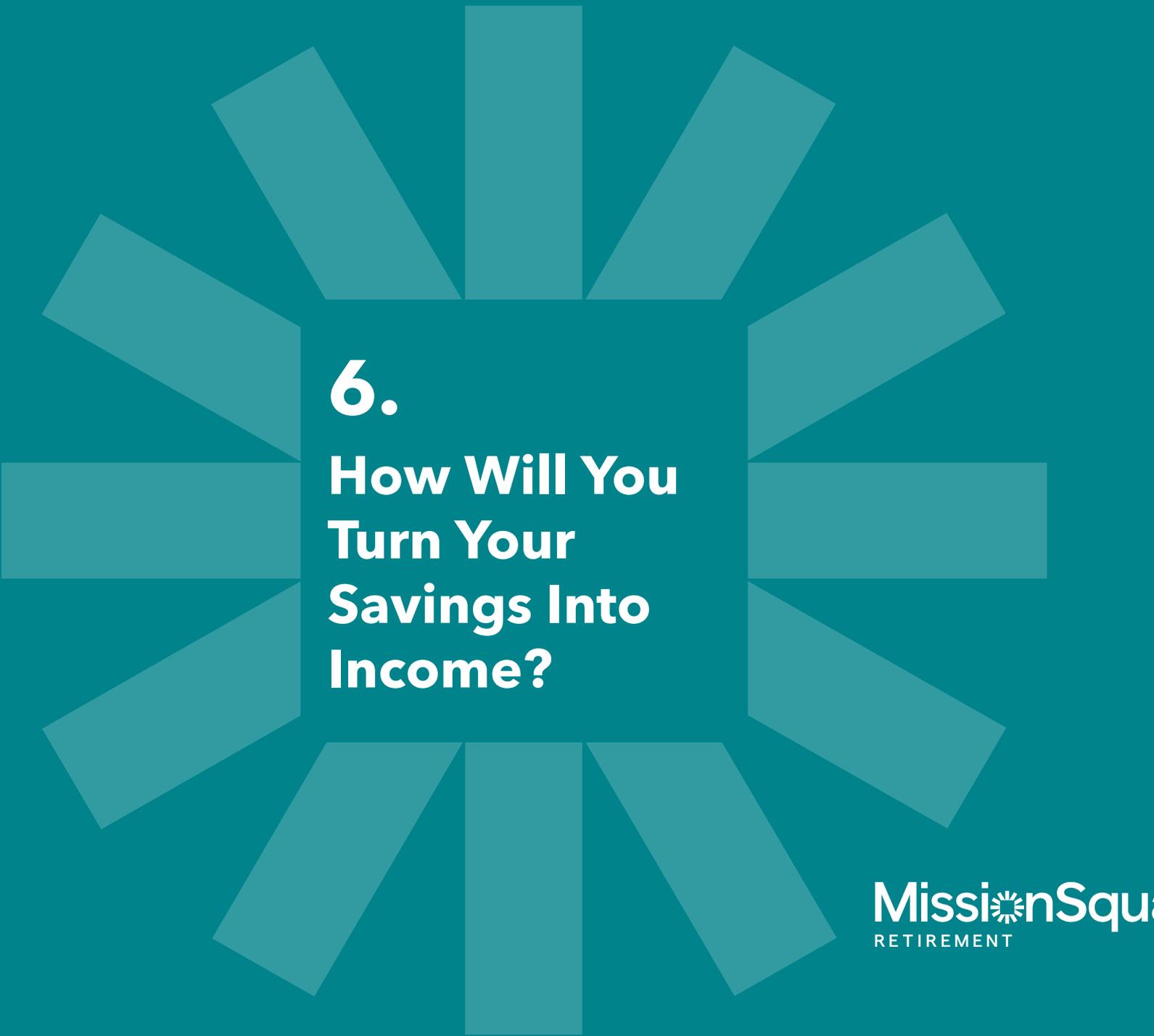


\$1,100

Age 50 or over
(as of year-end)



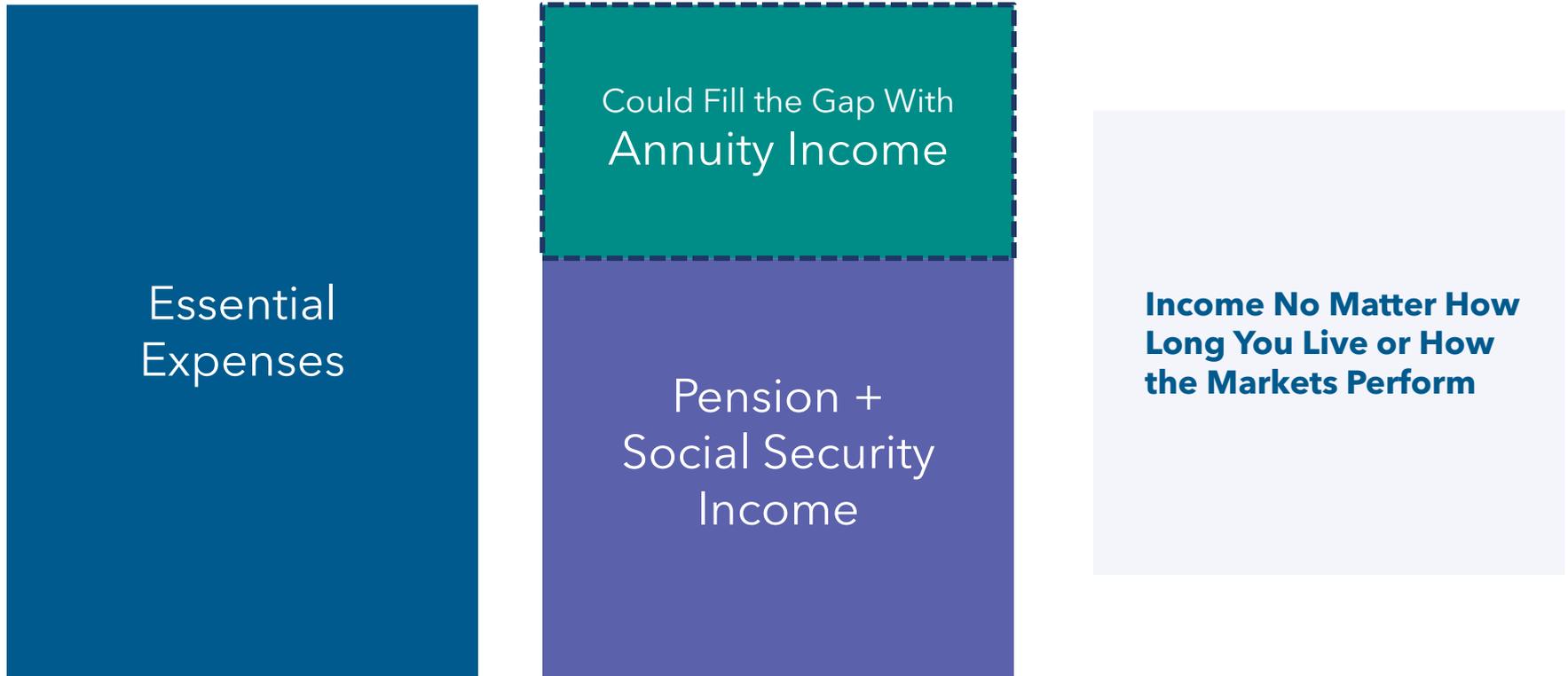
\$8,600



6.
**How Will You
Turn Your
Savings Into
Income?**



Meet Your Essential Expenses





Buckets

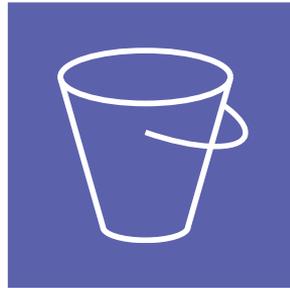
Divide your investments based on **when** you'll need the money.



Lower-Risk
Investments



Money Needed
Next 3-5 Years



Higher-Risk
Investments



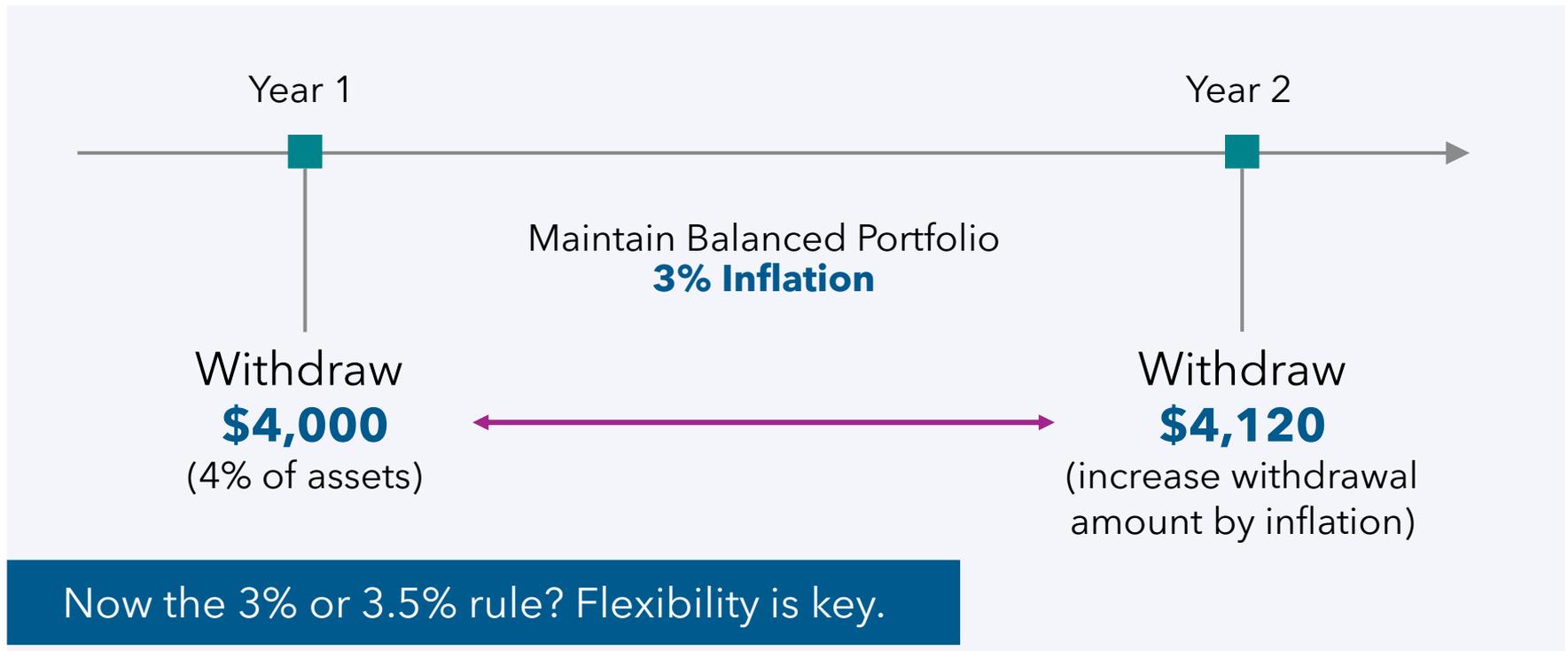
Money Needed
Longer Term





4% Rule

\$100,000 in Assets



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Flexibility Matters

Adjust withdrawals based on **recent** investment performance.



Year 1



Year 2



Take **less** due to poor
Year 1 investment performance.



Year 3





7. How Will You Invest Your Savings?



The Big Risk

What if you retire here?



Taking withdrawals would lock in those losses.



The Balancing Act Continues



Consider Taking **Lower Risk**

- Less time to recover

But You Still Need **Some Risk**

- Inflation
- Long retirement

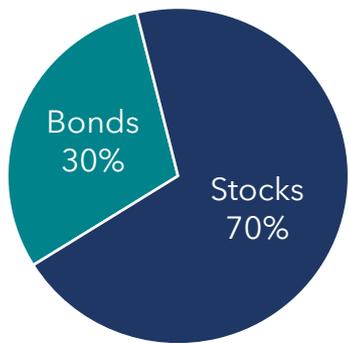


A no-stock portfolio **increases** the chance you'll run out of money.

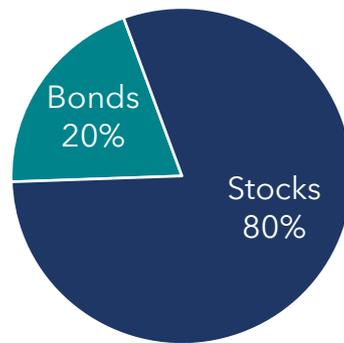


Rebalance To Manage Risk

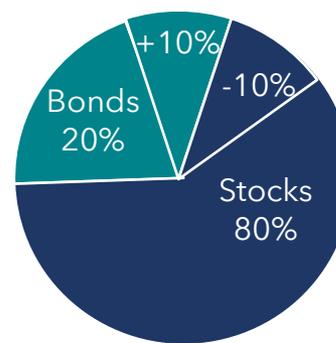
Periodically adjust your investments to maintain a target level of risk that makes sense for you.



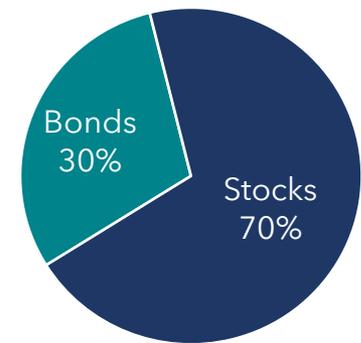
**Start of
Year 1**



**End of
Year 1**



**Rebalance
End of Year 1**



**Start of
Year 2**

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8.

**How Will You
Manage Your
Taxes?**



Income Is Taxed at Different Rates

2026 Tax Rates	Single Filers	Married Filing Jointly
Tax rate of...	Applies to each \$ of applicable income...	
10%	\$0 to \$12,400	\$0 to \$24,800
12%	\$12,401 - \$50,400	\$24,801 - \$100,800
22%	\$50,401 - \$105,700	\$100,801 - \$211,400
24%	\$105,701 - \$201,775	\$211,401 - \$403,550
32%	\$201,776 - \$256,225	\$403,551 - \$512,450
35%	\$256,226 - \$640,600	\$512,451 - \$768,700
37%	\$640,600 or more	\$768,700 or more

Taxable income – all your income is subject to tax, minus deductions and exemptions.



When making financial decisions, consider consequences of being bumped into higher brackets.



Diversify Your Taxes

Owning **differently taxed** assets can help you optimize your tax bill.



Year 1



Ordinary Income



Year 2



Tax-Free



Year 3



Capital Gains

Ability to withdraw **a mix** from each,
based on your specific situation.



9.
**How Will You
Plan Your
Estate?**



Estate Planning Is for Everyone



Ensure your assets go to whom you want and when.



Clearly communicate your wishes to minimize stress.



Protect and control assets in case you become incapacitated.



Key Estate Planning Docs



- Beneficiary designations
- Will
- Financial power of attorney
- Medical power of attorney and living will
- Trusts



Some of these may be essential, while others may not be needed.



10.
**Who Will
Guide You?**



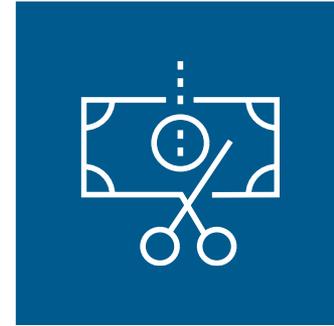
Get the Help You Need



Insurance



Retirement Plans,
Investments



Taxes



Cash Flow



Housing



Estate Planning



A Financial Professional Can Help You



- Set goals
- Weigh options
- Set and follow systems
- Manage emotions





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Questions?

