



STRATEGIC
RETIREMENT SOLUTIONS

Direction. Confidence. Capability.

presents

THE RETIREMENT DISTRIBUTION GUIDE

*Why Coming Down the Mountain Is the Most Dangerous Part
How to Navigate It with Confidence*

Decades of Hands-on Experience Working with Clients Transitioning To and Through Retirement

For informational and educational purposes only | Not investment, tax, or legal advice

WHAT YOU WILL DISCOVER IN THIS GUIDE

A Letter to the Reader

A personal message on why this guide was written and why the descent demands different preparation

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A LETTER TO THE READER

You have done something that most people in this country will never do.

You saved. For decades. Through market crashes and job changes, through family emergencies and economic storms, you kept putting money away. You deferred gratification. You made the climb.

Now, as retirement approaches or as you step into it, you are starting to realize something that the financial industry has been quietly failing to tell you:

Many of the strategies used to accumulate wealth may need to be adjusted when transitioning to retirement distribution planning.

The rules change at retirement. The math changes. The risks change. The tax consequences change. The professional you need, and the plan you require, is fundamentally different from anything you have previously encountered.

This is exactly why Strategic Retirement Solutions exists. Over the years, we have worked with business owners, high-income earners, and retirees who discovered, often too late, that nobody was looking at the complete picture of their retirement. Their advisor talked about investments. Their CPA talked about last year's return. Nobody, however, was coordinating the decisions that would determine whether they kept hundreds of thousands of dollars or handed them to the IRS unnecessarily.

This guide exists to change that: to describe the transition from accumulation to distribution, to name the gaps that exist in how most people approach retirement, to give you a framework for building a real retirement plan (not just a portfolio), and to help you ask the right questions so you can find the right professional to guide you through what lies ahead.

The ascent was hard, but the descent is where most people encounter trouble. It does not have to be that way.

To your financial future,

Will Riggs, NSSA®

Retirement Planner, Strategic Retirement Solutions

Strategic Retirement Solutions

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CHAPTER ONE

The Everest Truth

More People Die on the Descent Than the Ascent

Here is a fact that should permanently change the way you think about retirement planning:

More climbers have died descending Mount Everest than ascending it.

Think about that for a moment. All the training. All the preparation. All the sacrifice and discipline required to reach the summit of the highest mountain in the world. Yet the place where things are most likely to go wrong is not on the way up; it is on the way down.

KEY INSIGHT

The financial equivalent of this truth is retirement itself. You have spent decades climbing: saving, accumulating, building. The descent begins the moment the paychecks stop, and most people have spent almost no time preparing for it.

Mountaineers who study Everest deaths have identified several reasons why the descent is so dangerous. Climbers are exhausted at the summit. The weather windows close. The focus on reaching the top often comes at the expense of planning the route back. Critically, the skills required to descend safely are genuinely different from those needed to ascend.

Retirement works the same way, and the financial industry has largely failed to acknowledge it.

The Industry Built for Accumulation

For the past four decades, the financial services industry has been almost entirely focused on one goal: getting you up the mountain. Every 401(k) platform, every IRA, every mutual fund company, every robo-advisor. They were all built with a single purpose: help you accumulate more.

The tools they built are powerful. The products they created filled important needs, and many of you have done a remarkable job using them. The mountain has been climbed.

But here is the uncomfortable truth: the industry that helped you accumulate wealth never built a serious infrastructure for helping you distribute it.

This is a point we return to again and again within our practice at Strategic Retirement Solutions, because it is so foundational: the questions of accumulation are straightforward. How much should I save? Where should I invest? How do I maximize my 401(k) contribution? These are important questions, but they are relatively simple compared to the questions that define successful retirement.

The questions of distribution are far more complex: In which order do I draw from my accounts to minimize lifetime taxes? When should I claim Social Security, and how does that interact with my Roth conversion strategy? How do I protect my portfolio from a bad sequence of returns in the early years? What does my RMD picture look like at 73, 75, and 80? How do I leave the maximum amount to my heirs while minimizing the tax burden that accompanies every dollar I pass along?

These are not the same questions. They require not just different answers, but a fundamentally different type of professional guidance.

The Climber Who Made It to the Summit, Then Got Lost

Imagine spending twenty years training for Everest. You hire the best climbing coaches, use the best equipment, follow the most rigorous fitness regimen. You reach the summit. You stand there, looking out over the world.

Then your guide hands you a map that was drawn for a completely different mountain.

That is what happens to most retirees. They have worked with accumulation-oriented advisors for decades. They arrive at retirement with a portfolio that has been built, managed, and optimized for growth. Then someone flips the switch, or more often, no one flips the switch at all, and they start drawing down a portfolio that was never designed for drawdown.

The result is what researchers call a "junk drawer portfolio." A collection of accounts (old 401(k)s, IRAs, Roth accounts, taxable brokerage accounts, annuities, savings bonds, life insurance cash value) that each made sense individually at one time, but that have no coherent strategy for how they work together in distribution.

A portfolio is a collection. A plan is a strategy. Most people retire with a collection and mistake it for a plan.

The rest of this guide is about the difference between those two things, and how to make sure you have the right one.

Why the Stakes Are Higher on the Way Down

In the accumulation phase, mistakes are recoverable. If your portfolio drops 30% in 2008, you ride it out. You keep contributing. The market recovers. You are fine. Time is your greatest asset, and you have plenty of it.

In retirement, that same 30% drop, combined with ongoing withdrawals, can permanently impair your portfolio. Researchers call this "sequence of returns risk," and it is one of the most underappreciated dangers in all of retirement planning.

In the accumulation phase, tax deferral is almost always the right strategy. Defer, defer, defer, and let compound growth do its work.

In retirement, that same tax deferral becomes a liability. Every dollar in a traditional IRA or 401(k) is a tax obligation waiting to be triggered. When Required Minimum Distributions take effect, typically

starting at age 73, the IRS begins collecting those deferred taxes on a schedule of its choosing, not yours. If your pre-tax accounts have grown large, your RMDs can push you into a higher tax bracket, trigger Medicare IRMAA surcharges, make more of your Social Security taxable, and reduce estate value, all simultaneously.

These are not small problems. They are systemic, compounding, and in many cases entirely preventable with the right plan, built at the right time, by the right professional.

The mountain is the same mountain. But the descent is a different journey. It requires different preparation, different tools, and a different kind of guide.

CHAPTER TWO

The Big Box Brokerage Problem

Why the institution that helped you accumulate may be the wrong partner for distribution

There is a reason we call it the "big box" brokerage problem, and it starts with an honest look at how the largest financial institutions in America are actually built.

The big wirehouse firms, the national brokerage platforms, the major custodians: they are, at their core, accumulation machines. Their business models were designed around asset gathering. Their advisor training, their technology, their performance metrics, their compensation structures: all of it is oriented toward one thing, bringing in assets and keeping them invested.

That is not a cynical observation. It is simply an honest one. For the accumulation phase of your financial life, it mostly worked.

What Big Box Does Well, and What It Does Not

To be fair, the major platforms offer real advantages. They have scale. They have research. They have diversified product offerings and low-cost investment vehicles. If you need a 401(k) managed through your employer, or a basic brokerage account for long-term investing, these platforms can serve you well.

But here is what they are structurally not designed to do: build you a personalized, tax-optimized, income-sequenced retirement distribution plan.

Why? Because the profitability of these institutions depends on assets under management, and distribution planning is, by definition, about drawing assets down. There is an inherent tension there that most large institutions have never resolved.

Moreover, the advisors at these firms, even the skilled ones, are often constrained by compliance requirements, product availability, and institutional priorities that may not align with your best interests as a retiree.

KEY INSIGHT

The institution that helped you climb the mountain may not have the guides, the equipment, or the maps for the descent. That is not a flaw; it is a design feature of a business model built for a different purpose.

The Junk Drawer Portfolio: A Product of Accumulation Thinking

One of the most visible signs of the big box problem is what financial professionals have started calling the "junk drawer portfolio."

You know the junk drawer. It is in every home: the kitchen drawer where everything that does not have a place ends up. Old batteries. Random keys. Three pairs of scissors. Nothing in that drawer is necessarily bad, but nothing has a clear purpose, either. It is simply accumulated material.

Many retirement portfolios look exactly like this. There is an old 401(k) from a job in 2003 that never got rolled over. An IRA that a previous advisor opened. A variable annuity purchased in 2011. A brokerage account with a mix of individual stocks, three mutual funds, and a bond ETF. A whole life policy with some cash value.

Each of these things made sense at one time. But nobody ever stepped back and asked the critical questions: How do all of these work together? Which one should be drawn first, and why? Which one is a tax obligation that requires management? Which one is the legacy asset for the children?

A junk drawer portfolio is not a plan. It is a history.

The antidote to the junk drawer is not a different set of products. It is a completely different approach, one built around distribution, income, taxes, and legacy, not just growth.

The Basket Planning Solution

The framework that brings order to the junk drawer is called basket planning, and it is an approach we discuss frequently at Strategic Retirement Solutions because it simplifies your decisions, improves your tax efficiency, and provides peace of mind.

The concept is elegant: instead of treating your retirement savings as one undifferentiated pool of money, you organize it into three distinct baskets, each with a specific purpose, a specific time horizon, and a specific investment strategy to match.

Basket One: The Security Basket

This is your near-term money: roughly twelve months of living expenses held in safe, liquid instruments. Its purpose is pure: peace of mind. When markets drop, you are not forced to sell growth assets at an unfavorable time.

Basket Two: The Income Basket

This is your medium-term money: two to five years of income needs, held in income-generating assets. As you spend down the Security Basket, the Income Basket steadily replenishes it.

Basket Three: The Growth Basket

This is your long-term money: assets you will not need for five or more years, invested in growth-oriented vehicles. Because your near- and medium-term income is already covered, this basket can ride out market volatility without disrupting your lifestyle.

Every dollar has a job. You know what to spend now, what to preserve for mid-term income, and what to grow for the future. That is the opposite of a junk drawer.

But basket planning is only half the equation. The other half, and arguably the more powerful half, is what happens when you pair it with tax layering. We will explore that in the next chapter.

CHAPTER THREE

You Can't Out-Invest Bad Retirement Planning

Why tax strategy in retirement is more powerful than investment returns

There is a statement that financial professionals who specialize in retirement income say over and over, because it is one of the most important truths in retirement planning:

Tax planning plays an important role in retirement distribution strategies, and coordinating investment and tax decisions may help improve long-term outcomes.

This is not a small statement. It is a direct challenge to one of the most deeply held assumptions in financial services: that investment returns are the primary driver of retirement success.

They are not.

In the distribution phase, the tax decisions you make, or fail to make, in the five to ten years before and after you retire can easily cost you more than any market underperformance ever would. A thoughtful tax strategy may have a meaningful impact on retirement outcomes depending on your circumstances.

This is the central message of Strategic Retirement Solutions, and it is why our tagline is *Direction. Confidence. Capability.* The money is already there. The question is how much you ultimately retain.

The Accumulation vs. Distribution Divide

| The Question | Accumulation Phase | Distribution Phase |
|------------------|---------------------------|---------------------------------|
| Primary Goal | Grow the portfolio | Sustain income + minimize taxes |
| Tax Strategy | Defer, defer, defer | Sequence, convert, optimize |
| Investment Focus | Maximize contributions | Strategic draw-down order |
| Social Security | Irrelevant until later | Claiming strategy is critical |
| Medicare | Not a financial issue yet | IRMAA surcharges cost thousands |

| | | |
|-----------------|------------------------|---|
| RMDs | Far-off future problem | Must be planned years in advance |
| Estate Planning | Secondary concern | Core to the entire plan |
| Risk Focus | Market volatility | Sequence of returns + longevity + taxes |

The RMD Time Bomb

For most of your working life, conventional wisdom said: defer, defer, defer. Place money in pre-tax accounts. Let it compound tax-free. Pay the taxes later.

"Later" is now.

Required Minimum Distributions are the IRS's mechanism for collecting those deferred taxes. Starting at age 73, you must begin withdrawing a percentage of your pre-tax retirement accounts each year, whether you need the money or not.

If your traditional IRA or 401(k) has grown to \$1 million, \$1.5 million, or more, your RMDs can easily push you into a higher tax bracket and trigger a cascade of consequences that most retirees never anticipated.

KEY INSIGHT

The RMD Cascade: Higher RMDs push income into a higher tax bracket. Higher income triggers IRMAA surcharges on Medicare. Higher income causes up to 85% of Social Security to become taxable. Larger taxable distributions reduce estate efficiency. Inflexibility limits your ability to pursue tax-advantaged planning.

The good news: the RMD cascade is largely preventable, if you plan for it years before it begins. The window for action is typically between retirement and age 73, when income may be lower and strategic Roth conversions can reduce the pre-tax account balances that will eventually drive RMDs.

Tax Layering: The Strategy Inside the Strategy

Basket planning tells you how to organize your money by time horizon. Tax layering tells you which basket belongs in which type of account, and why it matters enormously for your long-term tax picture.

Here is the fundamental insight: not all accounts are taxed the same way. You likely have money in multiple account types with completely different tax treatments.

| Account Type | Tax Treatment | Best Suited For |
|--------------------------|---|--|
| Traditional IRA / 401(k) | Pre-tax: taxed as ordinary income on withdrawal | Security & Income Baskets: slower-growth assets to manage RMD growth |

| | | |
|------------------------|---|---|
| Roth IRA / Roth 401(k) | After-tax contributions, tax-free growth and withdrawal | Growth Basket: long-term, high-growth assets that compound tax-free |
| Taxable Brokerage | Subject to capital gains rates (often more favorable) | Flexible withdrawals, tax-loss harvesting, bridge income |

The Account Mismatch That Costs Thousands

One of the most common, and costly, mistakes we see in retirement portfolios is the "account mismatch." It occurs when the right investment is held in the wrong type of account.

Consider a common scenario: a retired couple has their Roth IRA invested in ultra-conservative bonds and cash equivalents, while their traditional IRA holds aggressive growth stocks. On the surface, this seems logical: use the tax-free Roth for income, let the tax-deferred traditional IRA grow.

But the math tells a different story. The traditional IRA, growing aggressively in equities, balloons in value. When RMDs kick in at 73, those large distributions push the couple into a higher tax bracket every year. Meanwhile, the Roth, which was designed to compound tax-free over decades, was underutilized on conservative assets that barely grew.

The simple fix: swap the investments. Put growth assets in the Roth, where they compound tax-free forever. Put income-generating, slower-growth assets in the traditional IRA, where modest growth produces more manageable RMDs.

The result of that one adjustment, executed properly and at the right time, can easily be worth six figures over a 20-year retirement. Not through superior investment performance. Through superior tax planning.

KEY INSIGHT

The right investment in the wrong account is a mistake. The right account with the wrong investment is a mistake. You need both the basket structure and the tax layering, and you need someone who understands both.

CHAPTER FOUR

The Age 63 Window

Why What You Do Between 63 and 72 May Determine Your Entire Retirement Tax Picture

Income Gap Protection: The Planning Opportunity Most Retirees Miss

When you stop working but have not yet started Social Security, something important happens to your income: it drops, often significantly. This window, typically occurring between ages 62 and 70, is commonly referred to as the "income gap."

Most retirees experience this period as a problem, a gap in income they need to fill from their savings. But a thoughtful retirement planner sees it differently: this income gap is one of the most valuable planning opportunities available to a pre-retiree or early retiree. Why? Because lower income means lower tax brackets, and lower tax brackets create an ideal window for Roth conversions, strategic withdrawals, and bracket management that can permanently reduce your lifetime tax burden.

The income gap is not something to simply survive. It is something to strategically exploit, with the right guidance.

KEY INSIGHT

The years between retirement and age 70, when Social Security begins and RMDs eventually take effect, are often the lowest-income years a retiree will have. This window may never return. Capturing it with a deliberate Roth conversion and tax bracket management strategy is one of the most impactful moves available in retirement planning.

Why Age 63 Is a Critical Conversion Year, and Why IRMAA Changes Everything

If you plan to enroll in Medicare at age 65, as most retirees do, then the Roth conversion decision you make at age 63 matters enormously. Here is why: Medicare uses a two-year look-back period to determine your IRMAA surcharges. IRMAA stands for Income-Related Monthly Adjustment Amount, and it is the additional premium that higher-income Medicare enrollees pay above the standard Part B and Part D rates.

This means that your taxable income at age 63 directly determines your Medicare Part B and Part D premiums at age 65. A large Roth conversion at 63 that pushes your Modified Adjusted Gross Income (MAGI) above certain thresholds can trigger IRMAA surcharges that cost hundreds or even

thousands of dollars per year in additional Medicare premiums, and those higher premiums can persist for years.

This is the tension that makes age 63 one of the most nuanced planning years in all of retirement: you want to convert as much as possible before RMDs and before Social Security inflates your income, but converting too aggressively at 63 can trigger IRMAA surcharges that arrive precisely when Medicare begins at 65.

Social Security Taxation: The Stealth Tax Most Retirees Do Not See Coming

Many retirees are surprised to learn that Social Security benefits can be subject to federal income tax. Whether your benefits are taxed, and by how much, depends on what the IRS calls your "combined income," which is calculated as your adjusted gross income, plus any nontaxable interest, plus one-half of your Social Security benefits.

Under current law, for married filing jointly (MFJ) households:

- If combined income is below approximately \$32,000, no Social Security benefits are taxable.
- If combined income is between approximately \$32,000 and \$44,000, up to 50% of benefits may be taxable.
- If combined income exceeds approximately \$44,000, up to 85% of benefits may be taxable.

The critical insight is that Social Security taxation does not operate in isolation. When your RMDs begin at age 73 and add to your income, those distributions can push your combined income above the 85% threshold, causing more of your Social Security benefit to become taxable. This is the same RMD cascade described earlier: higher RMDs trigger higher taxes on Social Security, which in turn increases your effective tax rate on every dollar you receive.

There is also an effect known informally as the "torpedo tax" or Social Security tax cliff: a range of income in which each additional dollar you earn results in roughly \$1.85 of taxable income, because the extra dollar both raises your AGI and causes an additional \$0.85 of Social Security to become taxable. The marginal rate in this band can be significantly higher than your stated tax bracket. Careful income management, particularly through Roth conversions during the income gap years, can reduce or eliminate this effect.

The Compound Tax Problem: How One Bad Year Can Cost You for a Decade

Most retirees think of taxes in annual terms. But in retirement, tax decisions have multi-year, and sometimes multi-decade, consequences. The interaction between Roth conversion income, IRMAA, Social Security taxation, and ordinary income brackets creates a compounding tax problem that can affect your financial picture in ways that are not immediately visible.

Consider how these forces interact in a hypothetical scenario (for illustrative purposes only; individual results will vary):

- A large Roth conversion at age 63 pushes MAGI above an IRMAA threshold.
- At age 65, Medicare premiums are elevated for both spouses due to the two-year look-back.

- At age 70, Social Security begins. Combined with portfolio withdrawals, income now exceeds the 85% Social Security taxation threshold.
- At age 73, RMDs begin on a large pre-tax IRA balance, pushing taxable income further into a higher bracket and compounding each of the above effects.

Each of these events is the result of a prior decision. None of them are inevitable. They are the product of planning gaps, and they are precisely what thoughtful retirement distribution planning is designed to prevent.

What If Tax Planning Prevented All of It? The \$130,900 Tax-Free Income Strategy

Now consider the alternative. What if, rather than reacting to taxes as they arrive, a couple in retirement had implemented a comprehensive, proactive income plan during the income gap years? What would it look like to receive \$130,900 in annual household income and pay zero in federal income tax?

This is not a tax loophole or a promotional claim. It is an illustration of how coordinated use of existing tax law (the standard deduction, the 0% long-term capital gains bracket, qualified dividends, Roth distributions, and careful Social Security management) can be structured to produce a meaningful amount of income that is entirely free of federal income tax.

The following is a hypothetical educational illustration only. It does not represent guaranteed outcomes, actual client results, or advice specific to any individual's situation. Tax laws are subject to change. Consult a qualified tax and financial advisor before implementing any strategy.

| Income Source | Annual Amount | Federal Tax? |
|--|-------------------|------------------------|
| Roth IRA distributions (tax-free) | ~\$40,000 | None |
| Long-term capital gains / qualified dividends at 0% rate | ~\$30,000 | None (0% bracket) |
| Social Security benefit (managed below taxable threshold) | ~\$28,700 | None (below threshold) |
| Taxable withdrawals offset by standard deduction (age 65+) | ~\$32,200 | Offset by deduction |
| Total Household Income | ~\$130,900 | \$0 Federal Tax |

Hypothetical illustration only. Numbers are approximate and rounded for clarity. Assumes married filing jointly, both spouses age 65 or older, using the enhanced standard deduction. The 0% long-term capital gains rate applies to taxpayers whose taxable income falls within the applicable threshold under current law. Roth distributions are tax-free only if the account meets the five-year holding rule and the owner is 59 1/2 or older. This illustration does not account for state income taxes, alternative minimum tax, or the net investment income tax. Tax laws are subject to change. Consult a qualified professional for guidance specific to your situation.

How is this possible? Each income source in this illustration is structured to take advantage of a different provision of existing tax law. Roth distributions are not taxable income under current law. Qualified dividends and long-term capital gains are taxed at 0% for taxpayers whose taxable income falls within the applicable threshold. Social Security benefits are not taxable if combined income is

kept below the relevant threshold. The standard deduction for a married couple filing jointly, enhanced for taxpayers age 65 and older, provides an additional buffer that absorbs a meaningful amount of ordinary income.

None of this happens by accident. Every dollar in this illustration has been assigned to the right account type, drawn in the right order, and timed to interact with the tax code in the most favorable way possible. It is the result of years of deliberate planning, specifically during the income gap years, when Roth conversions, asset relocation, and income management were executed while brackets were low and before RMDs complicated the picture.

KEY INSIGHT

The \$130,900 illustration is not a promise or a projection; it is a demonstration of working with the tax code, not against it. The provisions involved are well-established features of current law. What makes this outcome possible is not a loophole; it is the deliberate, coordinated use of every planning tool available to a retiree. That coordination is exactly what a comprehensive retirement distribution plan is designed to achieve.

The contrast between the unplanned retiree (paying taxes on RMDs, on 85% of Social Security, and facing IRMAA surcharges from an ill-timed Roth conversion) and the planned retiree described above is not a matter of investment performance. It is a matter of whether someone was looking at the complete picture, years in advance, and making decisions that compounded in the right direction.

This is why we say: you cannot out-invest bad tax planning. The difference between these two retirements is not measured in investment returns. It is measured in planning precision, and it is available to anyone willing to start early enough.

CHAPTER FIVE

The Seven Pillars of a True Retirement Plan

What a comprehensive plan actually contains, and why most people do not have one

When we say "plan, not just a portfolio," we mean something specific. A true retirement plan is not a collection of investment accounts. It is not a financial plan that gets updated once a year at a review meeting. It is not a Monte Carlo simulation that tells you there is an 87% probability your money will last.

A true retirement plan is a living, integrated strategy that addresses every dimension of your financial life in retirement, simultaneously, and with each component working in concert with the others.

We organize these dimensions around seven pillars. If your plan does not address all seven, it is incomplete, and the gaps are where money gets lost.

1. Income Planning

A systematic strategy for converting assets into reliable, predictable monthly income that covers your lifestyle and expenses, for as long as you live.

2. Tax Optimization

A forward-looking plan that minimizes your lifetime tax burden, not just this year's taxes, by strategically sequencing withdrawals, deploying Roth conversions, and managing bracket exposure.

3. Investment Management

A portfolio positioned for the decumulation reality: managing sequence of returns risk, maintaining appropriate liquidity, and aligning assets with the three-basket framework.

4. Healthcare & Medicare

A proactive strategy for managing Medicare enrollment, avoiding IRMAA surcharges, and planning for long-term care costs.

5. Social Security Strategy

A careful analysis of your optimal claiming age and strategy, including spousal coordination, that may result in meaningful long-term tax savings depending on individual circumstances.

6. Estate & Legacy Planning

A clear plan for how your assets transfer to heirs and causes you care about, with minimal tax leakage, no probate surprises, and aligned with your wishes.

7. Risk Management

A comprehensive assessment of the risks that matter most in retirement: longevity, inflation, sequence of returns, long-term care, and cognitive decline.

Why All Seven Pillars Must Work Together

The most important word in describing a true retirement plan is "integrated." These are not seven separate strategies that each operate independently. They are seven dimensions of one interconnected plan, and decisions in one area inevitably affect all the others.

- Your Social Security claiming strategy (Pillar 5) directly affects your tax bracket (Pillar 2). Delaying Social Security can create a window for Roth conversions at lower rates, but only if your income plan (Pillar 1) accounts for the income gap.
- Your Medicare strategy (Pillar 4) is directly tied to your income. A Roth conversion done without modeling Medicare costs can inadvertently add thousands of dollars in annual Medicare premiums.
- Your investment management approach (Pillar 3) must be aligned with your income plan and your tax strategy. A portfolio optimized purely for returns may be entirely wrong from a distribution perspective.
- Your estate plan (Pillar 6) must account for the 10-year rule under the SECURE Act, meaning heirs must distribute an entire inherited IRA within ten years, potentially triggering large taxable distributions at their peak earnings years.

This is why a fragmented approach, working with one professional for investments, another for taxes, and a third for estate planning, with no one coordinating the whole, is so dangerous.

A retirement plan that does not integrate all seven pillars is not a plan. It is a series of disconnected decisions waiting to conflict with each other.

The Tax Pillar: The One Most People Are Missing

Of the seven pillars, the one most consistently absent from retirement plans built by accumulation-era advisors is Pillar 2: Tax Optimization.

This is the pillar that Strategic Retirement Solutions was built around. It is why we exist. A CPA or tax preparer focuses on minimizing this year's tax liability. An investment advisor focuses on maximizing this year's investment return. Almost no one, without specific retirement income planning expertise, is

looking at your lifetime tax burden and modeling the decisions that minimize it across a 20 or 30-year retirement horizon.

That is the gap, and it is one that costs retirees an enormous amount of money.

The strategies that fill this gap (Roth conversions, withdrawal sequencing, Social Security timing, charitable giving strategies, and account location optimization) are not complicated to understand. But they require coordination, modeling, and a long-term perspective that most retirement portfolios have never received.

CHAPTER SIX

Portfolio vs. Plan

Do You Know Which One You Have?

This is the chapter that most people find simultaneously uncomfortable and liberating. Uncomfortable, because many people discover they have a portfolio masquerading as a plan. Liberating, because once you see the difference clearly, you can do something about it.

What a Portfolio Looks Like

A portfolio is a collection of investment accounts and positions. At its core, it answers only one question: what do I own?

A portfolio review might include: your asset allocation, your performance relative to benchmarks, your investment fees, your risk exposure, and perhaps a projection of future growth.

What a portfolio review does not include: how you will generate income from these assets, in what order you will draw from each account, how to minimize your lifetime tax burden, how to time Social Security, how to manage Medicare costs, how to protect against long-term care expenses, or how to maximize the inheritance your heirs receive.

These questions, all of them, require a plan. Not a portfolio.

The Self-Assessment: Do You Have a Plan or a Portfolio?

Below is a simple diagnostic. Be honest with yourself as you go through each question.

- Do you have a written income plan, not just a portfolio, that shows exactly how you will fund your lifestyle each month?
- Does your advisor regularly discuss tax strategy, not just investment performance?
- Do you know your projected RMDs at age 73, 75, and 80, and the tax bracket to which they will push you?
- Do you have a documented Social Security claiming strategy modeled against your other income sources?
- Has anyone reviewed your Medicare enrollment strategy and modeled your potential IRMAA exposure?
- Are your retirement assets organized by tax type with a clear withdrawal sequence?
- Do you know what your estate plan says, and has it been reviewed in the last three years?
- Does your plan include specific protections for longevity, long-term care, and cognitive decline?

If you answered "Yes" to all eight of these questions, you likely have a solid retirement plan in place. Review it annually and stay engaged.

If you answered "No" to three or more of these questions, you have a portfolio, not a plan. The gap between what you have and what you need is costing you money, every year, in unnecessary taxes, missed opportunities, and unaddressed risks.

The Portfolio That Became a Plan: A Hypothetical Illustration

(Note: This is a hypothetical example for educational purposes only. Individual results will vary.)

Imagine a couple, Robert and Susan, who retire at 65 with \$1.8 million across a traditional 401(k), a Roth IRA, and a taxable brokerage account. Under their existing arrangement, they begin drawing Social Security immediately at 65 and withdraw from the 401(k) in order to supplement their income. The Roth IRA sits untouched.

At 73, their RMDs on the 401(k), which has continued growing, push their income significantly higher. Combined with Social Security (85% taxable), they find themselves in a tax bracket they were not anticipating. Medicare premiums have increased due to IRMAA.

KEY INSIGHT

The Alternative Scenario, With a Distribution Plan: Between ages 65 and 70, they delay Social Security and use Roth conversions during low-bracket years. By delaying Social Security to 70, they permanently increase their monthly benefit. Roth conversions reduce the eventual 401(k) balance, thereby shrinking future RMDs. Growth assets are repositioned in the Roth. The result: lower lifetime taxes, higher lifetime Social Security income, a larger Roth balance for heirs, and a retirement that feels planned, not reactive.

The difference between these two scenarios has nothing to do with investment returns. The difference is entirely in the sequencing, timing, and coordination of decisions: the plan.

The most valuable contribution a great retirement advisor offers is not superior investment selection. It is the strategic coordination of income, taxes, accounts, and timing that turns a portfolio into a plan.

CHAPTER SEVEN

Finding the Right Guide for the Descent

What to look for, what to ask, and what the answers will tell you

The preceding five chapters have built the case for why the descent requires a different kind of guide. Now let us talk about how to find one.

What the Right Guide Looks Like

The right retirement distribution specialist is defined by their orientation: they approach retirement income, tax strategy, and legacy planning as an integrated whole, not as separate problems to be solved one at a time.

- **Tax-First Orientation:** They ask about your taxes first, and your investments second.
- **A Distribution Planning Process:** They have a specific, articulated process for building distribution plans, not just portfolios.
- **Scenario-Based Planning:** They model multiple scenarios: Roth conversion ladders, Social Security claiming options, RMD projections, IRMAA exposure.
- **Integrated Team or Coordination:** They either have in-house tax planning capability or deep coordination with CPAs and estate attorneys.
- **Long-Term Tax Horizon:** They think in decades, not years.

The Five Questions to Ask Before You Hire Anyone

1. "Walk me through your specific process for building a retirement income plan." You want a clear, step-by-step answer, not a vague description of "holistic planning."
2. "What does my tax picture look like over the next ten years under my current approach, and how would you change it?" This immediately reveals whether they have thought about your tax future.
3. "What is your philosophy on Roth conversions, and how do you decide when and how much to convert?" A specialist will have a specific, nuanced answer.
4. "What credentials do you hold specifically in retirement income or tax planning, and how many of your clients are currently in or approaching retirement?"
5. "How will you coordinate with my CPA and estate attorney?" Integration matters.

KEY INSIGHT

You worked decades to build the financial resources that now must sustain you over potentially thirty or more years. The professional you choose for this phase deserves as much scrutiny as any major financial decision you have ever made.

A Note on Timing: When to Act

The most common regret among retirees who eventually engage a retirement distribution specialist is not that they acted; it is that they waited too long.

The most powerful tools in retirement income and tax planning (Roth conversions, Social Security strategy, Medicare planning, RMD management) all require lead time. The optimal window is five to ten years before or after retirement.

The Roth conversion opportunity is most powerful when pre-tax account balances are not yet enormous and income is temporarily lower. That window does not last forever.

Social Security claiming strategy requires at least several years of analysis; claiming early is irreversible.

The message is simple: the right time to build a retirement distribution plan is earlier than you think. If you are within ten years of retirement and do not have a comprehensive distribution plan in place, the time to start is now.

The best time to plant a tree was twenty years ago. The second best time is today. The same is true for a retirement distribution plan.

CHAPTER EIGHT

The Strategic Retirement Solutions Review

Your Personal Invitation to Discover What You Have Been Missing

If you have read this far, you already understand something that separates you from the vast majority of retirees and pre-retirees in this country: the accumulation playbook is not the distribution playbook, and the difference between the two can cost you hundreds of thousands of dollars.

You understand that a portfolio is not a plan. You understand that the tax pillar is the one most people are missing. You understand that the window for the most powerful strategies (Roth conversions, Social Security optimization, RMD management) does not stay open forever.

The question now is simple: what are you going to do about it?

What the Strategic Retirement Solutions Review Is

The Strategic Retirement Solutions Review is a comprehensive, no-obligation analysis of your current retirement picture, conducted by the planning team at Strategic Retirement Solutions.

This is not a portfolio review. It is not a sales pitch for a product. It is a diagnostic conversation designed to answer three critical questions:

- What is your current tax trajectory over the next 10, 20, and 30 years, and what is it costing you?
- Where are the specific gaps in your plan, across all seven pillars, and which ones are the most expensive?
- What are the highest-impact strategies available to you right now, given your specific accounts, income, and goals?

What You Can Expect

During the Strategic Retirement Solutions Review, we walk through your complete financial picture: not just your investments, but your tax returns, your Social Security projections, your Medicare exposure, your estate documents, and your income needs. We look at the whole picture because that is the only way to build a real plan.

You will leave the meeting with a clear understanding of:

- Your projected RMD exposure and the tax brackets to which they will push you

- Whether Roth conversion opportunities exist, and how much they could save you over your lifetime
- Your optimal Social Security claiming strategy, modeled against your other income sources
- Whether your current asset placement is costing you money through the account mismatch we described in Chapter 3
- The specific gaps in your plan across the seven pillars, and which ones to prioritize

Who This Is For

The Strategic Retirement Solutions Review is designed for proactive individuals who recognize that protecting and distributing wealth requires a different level of planning than building it. You are a fit if:

- You are within 10 years of retirement or already retired
- You have \$500,000 or more in retirement savings across multiple account types
- You suspect your current advisor is focused on investments but not on the tax picture
- You answered "No" to three or more questions in the self-assessment in Chapter 5
- You are a business owner, high-income W-2 earner, or retiree who wants to keep more of what you have earned

Why Now

Every year you wait is a year of Roth conversion opportunity lost. Every year without a distribution plan is a year of unoptimized withdrawals, unnecessary taxes, and compounding inefficiency.

Tax legislation continues to evolve. The provisions in the One Big Beautiful Bill and potential changes to SECURE Act rules create both risks and opportunities that require professional analysis.

The listeners and readers who act on this guide, who pick up the phone, who schedule the review, who bring their statements and their questions, are the ones who consistently discover that the money they thought they had already lost to taxes can, in many cases, be redirected back into their plan.

SCHEDULE YOUR COMPLIMENTARY STRATEGIC RETIREMENT SOLUTIONS REVIEW

Discover what your current plan is costing you, and what you can do about it.

Visit StrategicRetirementSolutions.com or call to schedule your personal review.

Mention this guide for priority scheduling.

The summit is behind you. The most important journey is ahead. Let us help you navigate it.

CLOSING THOUGHTS

The Summit Is Behind You. The Most Important Journey Is Ahead.

You have climbed the mountain. You have done the hard work that most people never do: years of saving, investing, and deferring gratification in the belief that it would pay off. It has.

But the summit is not the destination. It is the halfway point.

What lies ahead, the distribution of the wealth you have built, the management of taxes across a retirement that could span three decades, the coordination of Social Security, Medicare, income, legacy, and risk, is a journey that requires a different kind of preparation. A different kind of map. A different kind of guide.

The good news is that everything described in this guide is actionable. The basket planning framework brings order to the junk drawer. The tax layering strategy transforms a portfolio into a tax-efficient income machine. The seven pillars give you a complete picture of what a real plan looks like. The self-assessment tells you where your gaps are, and the advisor evaluation framework gives you the tools to find the right guide.

You cannot out-invest bad tax planning. You cannot take an accumulation strategy and call it a distribution plan. You cannot navigate the descent on a map drawn for the ascent.

You can, however, starting today, build the plan, find the guide, and descend this mountain carrying the confidence and clarity that your years of work have earned you.

A plan is not what you have when nothing goes wrong. A plan is what keeps you on course when everything does.

Your Next Steps

1. Complete the self-assessment in Chapter 5 honestly, and identify your gaps.
2. Do a full account inventory: list every retirement account, its type, approximate value, and tax treatment.
3. Make a list of what you do not know: your projected RMDs, your IRMAA exposure, your optimal Social Security claiming age, your current estate plan.
4. Schedule your complimentary Tax Saving Review with Strategic Retirement Solutions. Bring this guide and your questions.
5. Use the advisor evaluation framework in Chapter 6 to ensure that your chosen advisor has the right orientation for the descent.

READY TO DISCOVER WHAT YOUR PLAN IS MISSING?

Schedule your complimentary Strategic Retirement Solutions Review today.

StrategicRetirementSolutions.com

Strategic Retirement Solutions: Your partner for the descent.

IMPORTANT DISCLOSURES

This material is provided for informational and educational purposes only and should not be construed as personalized investment, tax, or legal advice. Investment strategies discussed may not be suitable for every investor. Past performance is not indicative of future results, and all investments involve risk, including the potential loss of principal. Clients should consult their financial, tax, or legal advisor before implementing any strategy.

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All investing involves risk, including the possible loss of principal. Past performance is not indicative of future results. There is no guarantee that any investment strategy discussed will achieve its objectives. The strategies described, including Roth conversions, Social Security timing, RMD management, basket planning, and tax layering, are general educational concepts. Their applicability and suitability depend on individual circumstances.

Tax laws are subject to change. References to Required Minimum Distributions, IRMAA, the SECURE Act, and other regulatory frameworks reflect current law as of the date of publication. The hypothetical scenarios and examples are for illustrative purposes only and do not represent actual client results.

Before making any financial, investment, tax, or legal decision, please consult with qualified professionals who can evaluate your specific situation. Verify the credentials, registration, and disciplinary history of any financial professional through the SEC Investment Adviser Public Disclosure database at [SEC.gov](https://www.sec.gov) or FINRA BrokerCheck at brokercheck.finra.org.

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STRATEGIC RETIREMENT SOLUTIONS

Direction. Confidence. Capability.

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