ATTEND WEALTH · COMPLIMENTARY GUIDE

The Retirement Paycheck Blueprint

Saving was the easy half. **Ten steps, in order,** for turning decades of savings into a reliable monthly paycheck, without flinching at every headline.

From nest egg to monthly paycheck

1 **TRUE SPENDING**
Twelve months of real statements, not a guess.

2 **INCOME MAP**
Everything that arrives without touching the portfolio.

3 **THE GAP**
The only number your portfolio has to fund.

4 **THE BUFFER**
One to two years of the gap, held in cash.

5 **THE MACHINE**
Withdrawal order, Roth window, healthcare bridge.

6 **THE REVIEW**
Rebalanced for drawdown, revisited every year.

The order is the strategy. **Each step depends on the number the last one produced.**

Take care of you.

Saving was the easy half. This is the ten-step order of operations for turning decades of savings into a reliable monthly paycheck, without flinching at every headline.

Know the truth first

- **1. Find your real annual spending**
  Twelve months of actual statements, not a guess. Retirement math built on a wrong number is wrong everywhere.
- **2. Inventory every income source**
  Social Security, pensions, rentals, part-time plans. List what arrives without touching the portfolio.
- **3. Compute the gap**
  Spending minus guaranteed income. The gap is the only number your portfolio actually has to fund.
- **4. Run the first-cut test**
  Multiply the gap by 25. If your portfolio clears it, you are in the conversation. If not, you know the work.
- **5. Choose Social Security claiming ages deliberately**
  Model claiming at 62, at full retirement age, and at 70, for both spouses. The difference is often six figures over a lifetime.

Build the machine

6. Hold one to two years of the gap in cash
The buffer is what lets you never sell stocks in a down year. It is the price of sleeping well.

7. Set the withdrawal order
Taxable, tax-deferred, and Roth dollars each have a best moment. Sequence is worth real money.

8. Map your Roth conversion window
The years between retirement and required distributions are often your lowest brackets ever. Use them on purpose.

9. Solve healthcare before 65
Price the bridge to Medicare as a line item. It is a plannable cost, not a reason to keep working.

10. Rebalance into a drawdown portfolio, then review yearly
The portfolio that got you here is rarely the one that should carry you through. Revisit the machine once a year and adjust.

Your next step

A checklist tells you what to do. A conversation tells you what to do first, in your situation. Bring this guide, ask anything, and get straight answers. No pressure, no pitch.

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