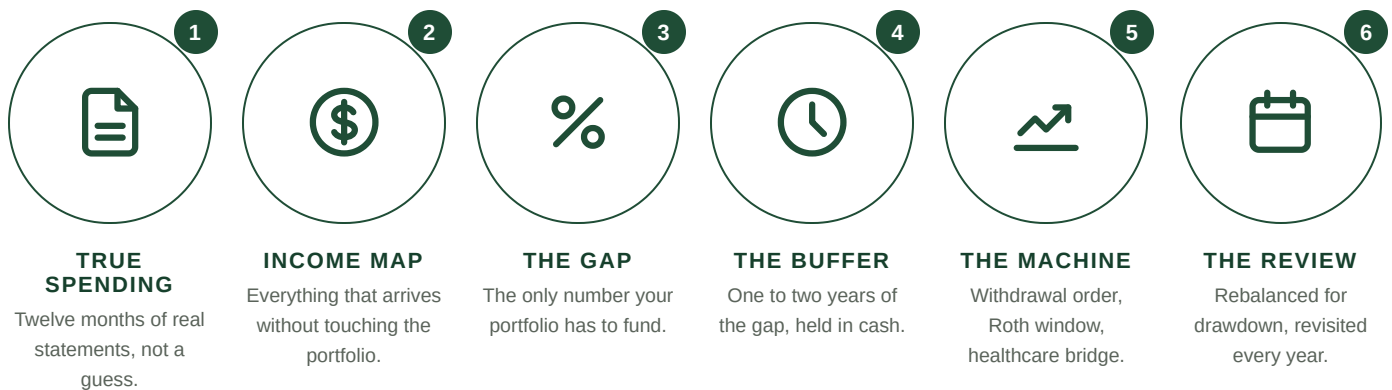




The Retirement Paycheck Blueprint

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



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.

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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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