

RETIREMENT SPEND DOWN STRATEGIES

A PATHWAY TO MAXIMIZING TAX SAVINGS DURING RETIREMENT.

Every day across the United States, an average of 10,000 people will turn 65 years old. With the onset of the Baby Boomer generation retiring, one of their largest collective financial fears is the question of “will I run out of money?”.

>> It is imperative that retiring individuals have a plan in place on how to draw down their money in the most tax efficient manner possible. Doing so will ensure their savings will last as long as possible, maximize their assets to pass on to their heirs, and decrease their overall tax obligation to the government.



OUR SOLUTION

Dopkins Wealth Management professionals have the experience to analyze your specific financial situation and identify the strategy for you to withdraw your money in retirement. Our team will take a look at all the different moving pieces of your financial picture and come up the best strategy to meet your goals. The data gathering process includes utilization of software to review:

- Investment accounts (Brokerage, Trusts)
- Tax Deferred Retirement accounts (IRAs, 401ks)
- Tax Free Retirement Accounts (Roth IRAs, Roth 401ks)
- Annual retirement spending goals
- Other income (Pensions, Deferred Compensation, Annuities)
- Social Security Claiming Strategy

BENEFITS TO YOU

- We can identify the strategy to make your money last as long as possible
- Minimize overall tax liability for the duration of your retirement
- Maximize wealth to transfer to heirs
- Provide a year by year strategy continually monitored to achieve your goals
- Our team will coordinate with your tax advisor to make sure your plan is being implemented in the most tax efficient manner possible

RETIREMENT SPEND DOWN STRATEGIC SERVICES

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WHO NEEDS THESE SERVICES?

- Applies most effectively to the Baby Boomer Generation.
- Specifically individuals in their late 50s to early and mid 60s who are retired or planning on retiring.
- Have a number of different accounts with different tax consequences (tax deferred, tax free, taxable).
- Want to transfer the most wealth as possible to heirs or charity and the least to the government.
- Individuals concerned that their money will not last 20 – 25 years in retirement.

QUESTIONS FOR YOU

- Do you have a spend down strategy for when you retire?
- Would you be confident your strategy is the most optimal in changing tax rate environments?
- If you needed \$25,000 what account would you take it from?
- How are you currently allocated and are you sure this allocation will meet your goals?
- Which accounts are your stocks and bond located?

FOR MORE INFORMATION ABOUT DOPKINS RETIREMENT SPEND DOWN STRATEGIC SERVICES, PLEASE CONTACT:

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