

RETIREMENT PLANNING STRATEGIES FOR GROWTH, INCOME, AND WEALTH TRANSFER

The events of 2020 have changed many clients' retirement goals and plans. The uncertainty of current times has led many financial professionals to consider the value of protected strategies to help clients ensure a retirement they can count on.

Understanding how to manage the tools for a sound retirement is going to be the key to planning going forward.

In retirement, investors are faced with three critical questions:

1. How do I keep more of my investment earnings?
2. Will I be able to maintain my lifestyle?
3. What legacy will I be able to leave for my heirs?

While the answers are somewhat different for each client, the concerns are the same. These critical questions must be answered during the retirement-income journey. By spending time planning and checking progress against measured goals, clients will have an indication as to where they stand.

Financial professionals can provide key insights to help their clients as they make the pivot from working/accumulation to retirement/distribution. Once retired, they are less likely to continue adding to their portfolio. Turning their savings into an income stream is a challenge many investors are not prepared for.

By using tax-efficient withdrawal strategies, financial professionals can help maximize the income that clients keep and minimize their tax burdens. This strategy can be a key factor in retirement-income planning, as it will allow clients to maximize the assets they have. Additionally, look at their legacy plans to help manage the ultimate destination of their assets. Efficient planning can make the difference in a successful retirement.

Additional Resources and Links

[Retirement Income Translator](#)

[Tax Deferral Analyzer](#)

[Income & Expense Calculator](#)

For additional information, please contact
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VLC2032-0121W

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