Wealth Management Strategies
RETIREMENT SOLUTIONS

THE RETIREMENT REALITY CHECK

Having a retirement strategy is important, but putting that plan into action isn't always straightforward.

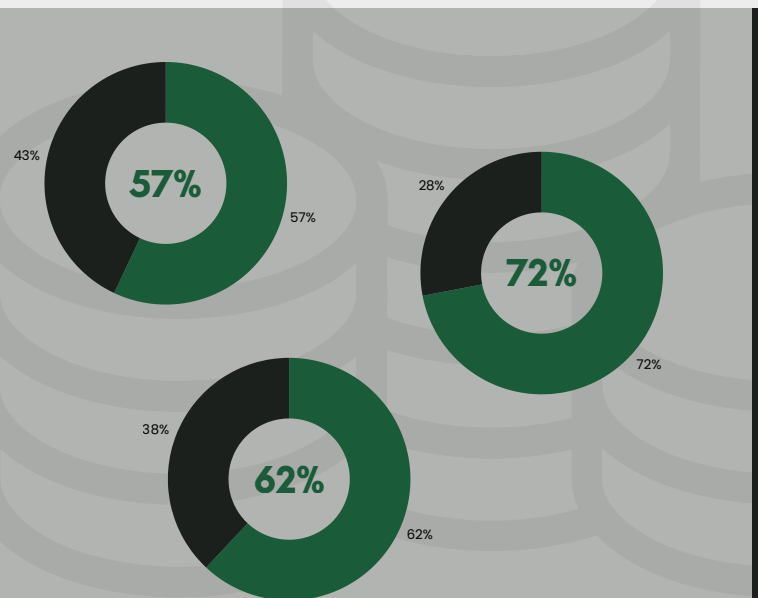
Rising costs, changing personal circumstances, and economic uncertainty can challenge even the best-laid plans. From adjusting retirement timelines and managing everyday expenses to maintaining long-term financial security, real-life changes can quickly shift priorities. That's why retirement planning needs to be more than a one-time exercise—i**t requires a thoughtful, adaptable strategy designed to evolve as life changes**.

Tax Uncertainty Adds Another Layer of Concern

Taxes can have a significant impact on retirement income, yet many Americans are uncertain about what their tax obligations will look like once they leave the workforce. **61% don't know how their taxes in retirement will compare to their current tax situation**.

Meanwhile, **66% (2 in 3) worry that taxes will significantly reduce the money** they have available to spend in retirement.



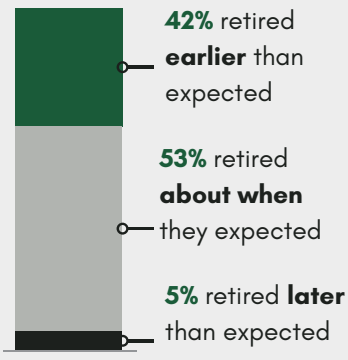


57% are concerned that future tax changes could affect their financial plans.

72% believe effective tax planning is essential to maximizing retirement income.

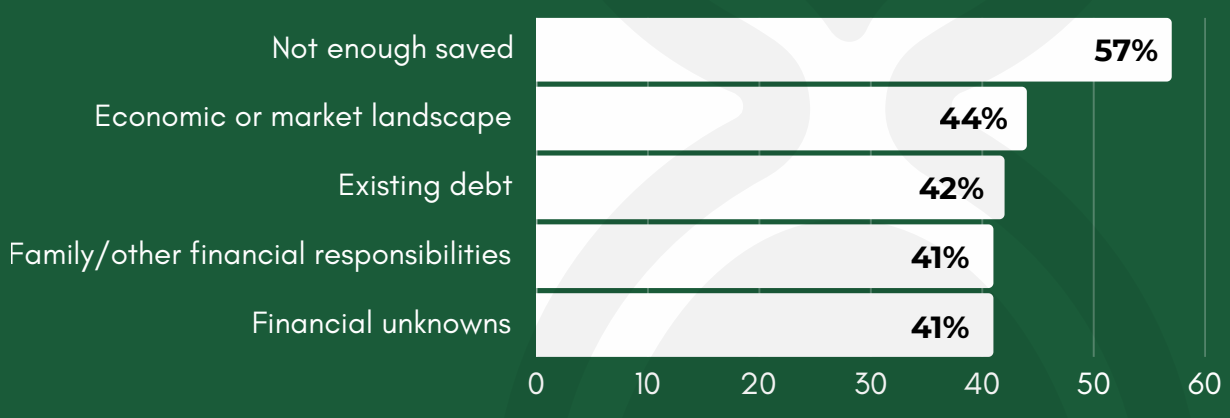
62% consider the tax implications of financial products when evaluating options for their portfolios.

When Retirement Comes Sooner Than Planned

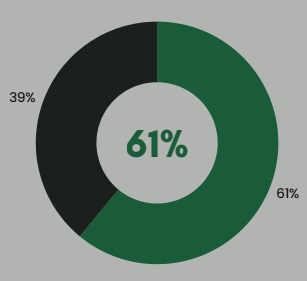


Many Americans expect to work longer, allowing more time to save for retirement. But health issues, job changes, or personal circumstances can lead to an earlier exit. Retiring sooner means fewer years to build savings and more years those savings must support—making it **essential to plan for the unexpected**.

What's Keeping Americans from Retiring with Confidence?



Health Care Costs Add to Retirement Uncertainty



Health care expenses can consume a larger share of income as Americans age, yet many are unprepared for what those costs may look like in retirement.

In fact, **61% don't know how much they'll need for health care** or how they'll pay for it. Without a plan, these expenses can create added financial uncertainty and put pressure on retirement savings.

Plan for the Unexpected. Protect Your Retirement. Call us at *(714) 912-4906* to help you prepare for a more confident retirement.