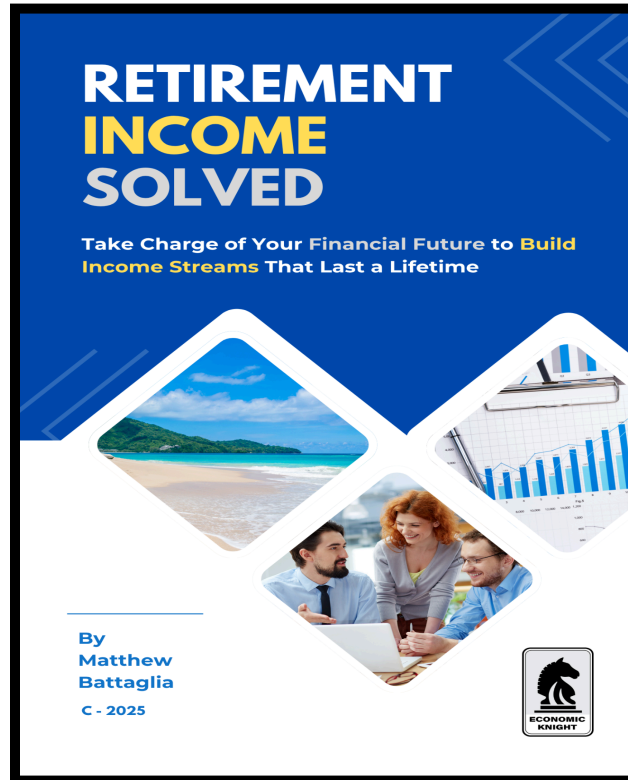


Retirement Income Solved - Take Charge of Your Financial Future to Build Income Streams That Last a Lifetime



**** Preview ****

**E-Book by Matthew Battaglia
Updated 11/2025**

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Intro: Retirement is Broken

Why the Old System Failed—and How You Can Build Guaranteed Income for Life

For decades, you've been told a simple story about retirement:

“Put your money in a 401(k), invest in the stock market, and you'll be fine.”

This is what I call the **“One-Thing Retirement Plan.”** If this one thing happens—if the market goes up—you'll be okay.

But here's the truth no one likes to talk about:

- What happens when the market doesn't go up?
- What happens if inflation eats away your savings or taxes rise dramatically?
- What happens if you live longer than expected—and your money doesn't?

This is the harsh reality millions of retirees face today. The plan they were told to follow is failing them when they need it most.

The Harsh Reality of Modern Retirement

Your 401(k) was never designed to carry your entire retirement. It was built to **encourage saving**, not to replace Pensions or Social Security.

Today:

- **Markets are unpredictable.** Even experts can't forecast the next crash. If all your wealth is tied to Wall Street, your retirement is at risk.
- **Pensions are gone.** Companies can't afford them anymore.
- **Social Security is strained.** Adjustments or reductions are increasingly likely.

The old **three-legged stool of retirement income—Social Security, Pensions, and Personal Savings — is gone.**

✓ **Social Security:** Still here, but may be adjusted to last for the long-term.

✗ **Pensions:** Nearly extinct, once the backbone of retirement security.

✓ **Personal Savings (401(k), IRAs):** Now the main tool—but volatile, taxed later, and insufficient on its own.

You are now balancing your entire future on **one leg: your personal savings.** And if that leg fails, the whole stool collapses.

Why Current Strategies Are Failing

The standard advice—withdraw 4% a year and hope the market holds— isn't working.

- **4% withdrawal plans are breaking down.** Retirees are outliving their money.
- **Taxes are a growing threat.** High earners (\$150k – \$1M) face heavier tax burdens in retirement than they expected.
- **Inflation silently erodes buying power.** Your money must last for decades while costs keep rising.

The result? Too many retirees are anxious, scaling back their lifestyles, or even going back to work.

Who This Book Is For

This book is written for you if:

- You're funding an IRA or 401(k), saving diligently, but don't know how to turn it into **guaranteed lifetime income.**

- You worry about market losses, higher taxes, and whether you'll have enough to avoid an **income gap** in retirement.
- You're maxing out your retirement accounts but want to go further: learning how to **create tax-free income**, leave a legacy, or even fund charitable giving.
- You crave **clarity and a plan**—not just for saving and investing, but for creating income you can rely on for life.

If this sounds like you, you're not alone. And this book is your roadmap.

The Promise of This Book

This book will show you how to:

- ✓ **Create guaranteed income for life—regardless of market swings**
- ✓ **Minimize taxes with advanced income strategies few people know about**
- ✓ **Protect your lifestyle from inflation and unexpected risks**
- ✓ **Rebuild the “pension mindset”—even if your employer doesn't offer one**

Here's what we'll cover:

- **How We Got Here:** The history of retirement and why pensions disappeared.
 - **The Real Risks You Face:** Market crashes, inflation, taxes, healthcare, and longevity.
 - **The Mindset Shift You Need:** Stop hoping your money lasts. Start planning for **certainty**.
 - **The Core 3 Framework:** Build your retirement on stability, growth, and guaranteed income.
 - **Asset Breakdown:** Which investments to use for income vs. growth.
 - **Advanced Strategies:** Tax-free income planning, real estate/business ownership, and creating your own “Retirement Fortress.”
 - **Your Blueprint for Guaranteed Income:** A practical plan you can implement.
-

Why This Matters Now

"You either learn to make hard choices or learn discipline."

The rules of retirement have changed. Pensions are gone. Social Security is under pressure. The responsibility for your future is now **on you**.

But here's the good news: **You don't have to leave your future to chance**. You can take control. You can build a retirement plan that pays you for life and protects you from risk—no matter what happens in the market, economy, or Washington.

✓ Key Concepts

✓ The old retirement system is gone. The responsibility is yours now.

But with the right strategies, you can:

- ✓ Recreate the security of a pension
- ✓ Build guaranteed income for life
- ✓ Become **financially unbreakable**

Let's begin building your blueprint for a retirement that works—on your terms.....

Part 1: Why Do We Have to Take So Much Risk in Retirement?

How Retirement Got Broken—and What It Means for You

For decades, the promise of retirement was simple: work hard, stay loyal to your company, and one day you'd be rewarded with a steady pension check for life. Add in Social Security, and you had two strong, predictable income streams that—along with a bit of personal savings—made retirement secure.

But today, that promise is gone. **The burden of funding retirement has shifted squarely onto the individual**. Now, instead of a guaranteed pension, most Americans are told to invest in a 401(k), ride out market volatility, and hope their savings will last.

The result? **Retirees are carrying more risk than ever before**.

Many are shocked to discover that despite decades of saving, they may still face an **income gap**—the difference between what they need to live comfortably and what their investments actually provide.

In This Section, We'll Explore:

-  **Chapter 1: Where Did the Traditional Retirement Go?**
How pensions disappeared, and why the 401(k) wasn't designed to replace them.
-  **Chapter 2: Why You Must Protect Against Downside Risk**
The danger of market volatility, the failure of the 4% rule, and the rising risk of running out of money.
-  **Chapter 3: A New Strategy for Retirement Balance: Offense and Defense**
How to structure your retirement income with both growth and guaranteed stability.

If you've ever thought, *"I saved all these years, and now you're telling me I could still run out of money?"*—this part of the book is for you.

**** Chapter Excerpts ****

Chapter 1: Where Did the Traditional Retirement Go?

How pensions disappeared, and why the 401(k) wasn't designed to replace them.

"Retirement used to be something you earned for a lifetime of loyalty. Today, it's something you must build and protect yourself."

The Rise and Fall of Pensions: A Promise That Disappeared

For most of the 20th century, retirement was simple: you worked for a company for 30 years, earned a pension, and collected a guaranteed paycheck for life.

Pensions were **defined benefit plans**—the company promised to pay you a fixed amount every month from retirement until you passed away. It was dependable and predictable. Your employer bore the risk, not you.

But there was a catch: pensions were **"golden handcuffs."** You typically had to stay with the same company for decades to qualify. Worse, if you were laid off or fired near year 25, you could lose the entire benefit.

Pensions also had another problem: **they were expensive and often underfunded.** Companies promised more than they could afford. As lifespans increased, funding these plans

became nearly impossible. The solution? Corporations began shifting away from defined benefit pensions and toward **defined contribution plans**—the most famous being the 401(k).

The Birth of the 401(k): A Supplement Turned Centerpiece

In 1980, benefits consultant **Ted Benna** pioneered the first 401(k). It was designed as a **supplement** to pensions, encouraging employees to save pre-tax dollars for their own retirement—with the added bonus of employer matching contributions.

It worked brilliantly at first. 401(k)s automated savings and introduced millions of Americans to investing. But as pensions disappeared, 401(k)s became the *primary* retirement plan—something they were never meant to be.

Even Ted Benna himself later admitted:

“The 401(k) was never intended to be the nation’s retirement plan. It worked to get people saving, but it’s not enough to guarantee income for life.”

The 401(k) Myths That Keep People Stuck

Myth #1: Your 401(k) Alone Will Fund Retirement.

Reality: The 401(k) was originally designed as a supplement, not a replacement for pensions or Social Security. However, **many people have done a fantastic job saving in their 401(k)**—especially those who started early, contributed consistently, and received generous employer matches. For disciplined savers, the 401(k) has evolved into a powerful retirement vehicle.

But for the average person? Fees, market timing mistakes, and a *lack of financial guidance* erode returns and leave gaps in income planning.

Chapter 2: Why You Must Protect Against Downside Risk

The danger of market volatility, the failure of the 4% rule, and the rising risk of running out of money

“The first rule of investment is don’t lose money. The second rule is, don’t forget the first rule.” - Warren Buffett

“Risk comes from not knowing what you’re doing.” - Warren Buffett

“You don’t need to predict the future if you’re prepared for it.” - Anonymous

Introduction: The New Reality of Retirement

For years, retirees followed a simple playbook: save diligently, invest in the market, and withdraw 4% per year. That “4% rule” worked during an era of steady market growth, lower inflation, and predictable interest rates. But times have changed.

Today, retirees face a far more challenging environment. Market volatility is frequent and severe. Inflation silently erodes purchasing power. Taxes threaten to rise. One unexpected downturn or policy shift can disrupt even the best-laid plans.

The truth is clear: **you can’t afford to simply hope the market will bail you out.** To build lasting retirement income, you must understand risk—and protect yourself against it.

Finance Is Math. Your Plan Must Work.

At its core, **finance is math.** A retirement plan either works or it doesn’t.

If your income strategy collapses under stress—like a bear market, a tax hike, or an inflation spike—it isn’t truly stable. You need a **predictable, durable structure** that can weather real-world conditions and still provide the income you need for life.

Chapter 3: A New Strategy for Retirement Balance:

Offense & Defense

How to structure your retirement income with both growth and guaranteed stability.

“You can be young without money, but you can’t be old without it.”
– Tennessee Williams

“Defense wins championships.” – Paul “Bear” Bryant
(*And in finance—it wins freedom.*)

“In today's uncertain economy, the safest solution to be wealthy, be in total control and enjoy freedom for you and your family is to have multiple streams of income.”
– Robert Allen (*Multiple Streams of Income*)

Introduction: The Power of Balance and a Strong Foundation

In finance—just like in sports—you don't win by offense alone. The real key to financial freedom is balance: growing your wealth aggressively (**offense**) while also protecting it with guaranteed income and risk management (**defense**).

Think of building your retirement plan like constructing a house: offense is adding new floors, expanding rooms, and making it beautiful—but defense is laying down the solid foundation that ensures it doesn't collapse when storms come.

Too many people chase only one side of the equation. They either:

- **Play all offense**—investing aggressively, counting on market growth, and assuming nothing will go wrong.
- **Play all defense**—saving every penny, avoiding risk, and never letting their money work for them.

Neither extreme works. Just like an athlete needs both offense and defense, your retirement plan must balance **growth and stability**.

Part 2: Return to Fundamentals using the Core 3 Framework + the difference between Appreciating & Harvesting Assets

How to Align Your Life, Build a Plan, and Create Income Streams That Last Forever

Before you can achieve financial freedom, you need a clear foundation. The **Core 3 Framework** is designed to help you align who you are with how you manage money, so your financial plan reflects your values, lifestyle, and long-term vision.

This section will give you the tools to build a plan that is both **practical** and **purpose-driven**, empowering you to feel confident and in control of your financial future.

In This Section, We'll Explore:

-  **Chapter 4: Values – Aligning Your Values With Your Finances**
How to identify your priorities, habits, and needs to clarify what drives your lifestyle.
-  **Chapter 5: Blueprint – The Fortress Process**
A financial roadmap that balances growth (offense) and protection (defense) for lasting stability to take you from where you are, to where you want to go.
-  **Chapter 6: Income – The 5 Types + Infinite Income**
Why one income stream is not enough in the current economic landscape.
-  **Chapter 7: Assets – The Building Blocks of Wealth**
What is an appreciating asset vs a harvesting asset.

If you're looking for ideas on where to start on your own foundation, then by the end of this section, you'll understand how to align your values, what goes in to build a customized financial blueprint, and the 5 types of income and what assets compliment them.

Part 3: Build Your Modern Retirement Plan to Become Financially Unbreakable

How to Protect, Grow, and Control Your Income for Life

Retirement today isn't about hoping the market performs or saving blindly. It's about **creating a personal pension-style plan** that combines guaranteed income, strategic growth, and tax-smart withdrawals.

In this part, we move into *actionable strategies to protect your lifestyle*, generate reliable cash flow, and design a plan that **keeps you in control**—no matter what the market, taxes, or economy throw at you.

This is where theory becomes tactics, giving you tools to confidently generate income, minimize risk, and **enjoy the freedom you've worked for**—all with strategies that can be executed quickly each month.

In This Section, We'll Explore:

-  **Chapter 8: The 90-Second Retirement Plan – Your Modern-Day Pension**

Learn how to create a simple, repeatable plan that covers 70–80% of your essential expenses using Social Security, and guaranteed income.

- **✓ Chapter 9: Advanced Strategies to Enhance an Unbreakable Retirement Plan**
Explore how to level up with control, ownership, and legacy strategies to protect wealth while generating lasting income.
- **✓ Chapter 10: Your Fortress Blueprint – Driving the Future, Not Riding Along**
Map your financial future with clarity, define retirement income goals, and align assets, risk, and taxes for a balanced and secure plan.

By the end of this section, you'll know how to:

- Build a reliable income floor that safeguards your lifestyle.
- Apply advanced strategies to maximize flexibility, control, and legacy potential.
- Create a written, actionable blueprint that keeps you in the driver's seat of your retirement.

This section ties in Parts 1 and 2 to equip you with a clear, practical framework for turning your retirement plan into a resilient, **income-generating system**—designed to work in any market or economic condition.

**** End of Preview ****



About the Author: Matthew Battaglia

Matt Battaglia brings over a decade of experience in income planning & business strategy. His core focus is helping clients build simple, customized financial blueprints that clarify their current position and define a path toward secure, guaranteed retirement income.

Matt's extensive background in media, sales / mktg, and mgmt gives him a unique perspective on financial consulting—especially for entrepreneurs, executives, and business owners.

He's personally navigated business acquisitions, partner negotiations, & equity growth, and uses that experience to help others create long-term financial strategies. Matt believes in developing a "backup plan" that expands financial options + builds security for the future.

Matt's father was an entrepreneur at heart who owned several businesses in his career. Unfortunately he always put the profits back into the business, or his next venture. Sadly when he passed he left very little financial security (small IRA, Social Security & some savings) to Matt's mother.

Matt had followed a similar path in the past, putting too much of his money in business, & not saving enough. He is able to teach clients the lessons he learned (the hard way), on how to structure a balanced financial roadmap.

Links:

Website: <https://economicknight.com/>

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Blueprint: <https://economicknight.com/start-blueprint>

Info: <https://economicknight.com/links>

Retirement Income Solved - EBook: <https://economicknight.com/ebook>

Retirement Income Solved — Take Charge of Your Financial Future to Build Income Streams That Last a Lifetime

Strategies: <https://economicknight.com/strategies>

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**** Sample ****

Reference Info & Checklists:

Social Security Reference Guide

How to Optimize Social Security Benefits

Social Security is a cornerstone of retirement planning, providing guaranteed lifetime income. Understanding how it works, how it's taxed, and the strategies to maximize it can make a big difference in your retirement security.

How Social Security is Calculated

- **Work Credits** – You need at least 40 credits (about 10 years of work) to qualify.
 - **Earnings History** – Benefits are based on your highest 35 years of earnings (adjusted for inflation).
 - **Full Retirement Age (FRA)** – Varies by birth year (66–67 for most retirees).
 - **Benefit Formula** – Progressive formula replaces a higher percentage of income for lower earners.
-

Setting Up Your Account

- Go to ssa.gov.
- Create a “**my Social Security**” account for free.
- You can:
 - Review your earnings history.
 - Estimate benefits at different ages.
 - Apply for benefits online.

- Manage direct deposit and address changes.

Key Takeaways

- **Know your FRA** and run scenarios before claiming.
- **Delay if possible**—every year you wait increases lifetime guaranteed income.
- **Watch taxes**—combine Social Security with other income sources strategically.
- **Plan for survivor benefits**—claiming strategies affect your spouse's future income.
- **Monitor policy changes**—future reforms may impact when and how you should claim.