

The 5 Wealth Mistakes High-Net-Worth Retirees Regret Most

Avoid These Missteps to Protect Your Legacy and Peace of Mind

By Peak American Investment Advisors

1. Delaying a Tax-Efficient Withdrawal Strategy

Too many retirees wait until RMDs (Required Minimum Distributions) hit before planning withdrawals. This often results in higher taxes, lost growth, and Medicare surcharges.

What to Do Instead:

Start tax mapping in your early 60s. Blend IRA, Roth, and taxable withdrawals strategically to control your tax bracket—year by year.

2. Over-Relying on Market-Based Income

Relying solely on dividends and portfolio growth can lead to unnecessary stress, especially during downturns. Wealth isn't just about how much you have—it's about how reliably you can use it.

What to Do Instead:

Use a bucketing or flooring strategy to separate short-term income from long-term investments, giving your portfolio room to recover.

3. Underestimating Longevity Risk

Many high-net-worth retirees assume their money will last—until it doesn't. Advances in medicine mean couples retiring at 65 may need income for 30+ years.

What to Do Instead:

Run retirement income projections that assume age 95+. Evaluate guaranteed income tools—not for growth, but for peace of mind.

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4. Failing to Update Their Estate Plan Regularly

An outdated will, misplaced power of attorney, or an old beneficiary designation can cause chaos, conflict, and court intervention.

What to Do Instead:

Review your estate plan every 3–5 years—or when there’s a major life change. Coordinate your financial and legal strategies to ensure your legacy passes according to your wishes.

5. Treating Retirement Planning Like a One-Time Event

Wealthy retirees sometimes “set it and forget it,” thinking their plan is done. But tax law, markets, and personal goals change—often rapidly.

What to Do Instead:

Engage with a financial advisory team that proactively adjusts your strategy and keeps you informed.

At Peak American Investment Advisors, we specialize in high-net-worth retirement planning. Our white-glove process gives you clarity, control, and confidence for the road ahead.

Please see our website for more information concerning retirement.

www.peakamericanfinancial.com

YOUR LEGACY DESERVES A PLAN

Boutique Wealth Guidance for Those Who Expect More.



At Peak American Investment Advisors, we provide sophisticated financial planning with concierge-level care. Whether you're approaching retirement or navigating complex wealth decisions, our advisors bring clarity, strategy, and personalized attention to every step.

- ◆ In-House Portfolio Management
- ◆ Tax-Efficient Retirement Strategies
- ◆ Estate Planning & Wealth Transfer
- ◆ Dedicated Client Experience Team



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