DecisionPoint Services

Pre-Retirement Portfolio Clarity Review

Structured Reasoning Review — Visual Decision Map

Example Client Household
Illustrative Scenario

Not financial advice.
A structural reasoning review.

CORE QUESTION

Is the current portfolio structure — its costs, complexity, and risk posture — aligned with where you're headed?

1 WHAT MUST STAY TRUE

- Costs must be justified by value actually received — not assumed.
- Risk posture must account for a shorter recovery window as retirement approaches.
- A written income strategy must exist before withdrawals begin.
- The portfolio must be clear enough to evaluate and act on.

2 WHAT'S WORKING

$840,000 built through intentional aggressive growth positioning. It worked.

Client A Roth	**24.93%**
Client B Roth	**16.37%**
Client A IRA	**10.60%**
Joint Account	**8.37%**

5.85% fixed annuity providing real stability — zero market loss exposure. Performance is driven by asset allocation, not fund selection. That's the structural insight.

3 WHERE THE FRICTION IS

COST DRAG ~$72,000 over 10 years

Advisory fees + active fund expense ratios + A-Share sales charges + missed Rights of Accumulation breakpoints. A simplified, lower-cost structure produced similar or better returns across every account.

Account	Current Return	Simplified Return	Current Cost	Simplified Cost
Client A IRA	10.60%	14.68%	1.99%	0.03%
Client B IRA	7.59%	7.97%	1.84%	0.31%
Client A Roth	24.93%	25.07%	0.59%+	0.19%
Client B Roth	16.37%	18.31%	0.59%+	0.04%
Joint Account	8.37%	7.87%	0.20%	0.06%

CONCENTRATION RISK

73% equities, heavy U.S. large-cap growth and tech. A 30% drawdown three years before retirement lands differently than it did ten years ago.

STRUCTURAL COMPLEXITY

74 positions across 12+ fund families. More moving parts than the outcomes justify.

4 TRADEOFFS BEING CARRIED

- Paying for active management that hasn't outperformed passive alternatives.
- Carrying concentration risk into a stage where recovery margin shrinks.
- Complexity that makes the portfolio harder to evaluate and adjust.

5 RISKS BEING TOLERATED

- Significant drawdown near or at retirement entry.
- U.S. large-cap growth cycle reversal.
- Individual stock concentration in select holdings.
- No modeled withdrawal sequence or income strategy yet.

6 THE REAL DECISIONS

Three choices. No emergency in any of them.

Advisor Relationship	Are you paying for portfolio management or retirement architecture? At this stage, those are not the same service.
Risk Posture	Does 73% equity still match your timeline — or where you were ten years ago?
Simplification	Would fewer positions and lower costs change your outcome, or just your clarity?

7 STRESS TEST

Following a 20–30% portfolio drop in Year 1 of retirement:

- ✓ Viable if spending has flexibility.
- ✗ Vulnerable if withdrawal rate is fixed.
- ✓ Stronger if concentration is reduced before exit date.
- ✓ Significantly stronger with a written income plan in place before distributions begin.

DECISION CLARITY

The portfolio has performed. The structure carries friction it doesn't need.

Costs can be evaluated. Risk can be adjusted. Complexity can be reduced.
None of this requires an emergency. All of it requires a decision.

I clarify the structure. You decide what matters.