Wealth Management

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FREE RETIREMENT PLANNING GUIDE

YOUR 40s: THE 20-YEAR RETIREMENT WINDOW

A practical roadmap for the years that can shape your future

Retirement planning in your 40s is not about predicting the future.

It is about building options - by understanding your savings, spending, investment risk, taxes, insurance needs, and the income you may want later in life.

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You may have more runway than you think.

For many people in their 40s, retirement is still roughly 20 to 25 years away. That can be enough time to make meaningful adjustments - but the value of that runway depends on what you do with it.

- **40** Build the baseline
- **45** Increase consistency
- **50** Refine the plan
- **55** Stress-test income
- **60+** Prepare for transition

Illustration: time can matter

Hypothetical example: $1,000 contributed monthly, 6% annual return, monthly compounding. Does not reflect any specific investment, taxes, fees, inflation, or withdrawals. Actual results will vary and may be lower or negative.

3 questions to answer now

1. What do we want retirement to look like?
2. Are we saving enough for that lifestyle?
3. What risks could interrupt the plan?

The objective is progress, not perfection.

Your 40s are a useful time to organize accounts, automate saving, review investment risk, reduce expensive debt, and create a written retirement target. Small improvements made consistently may have more time to compound than changes made much later.

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A retirement plan starts with a baseline.

You do not need a perfect forecast. You do need a current snapshot that can be updated over time.

01 Retirement target

Choose a tentative retirement age and estimate annual spending in today's dollars. Separate essential expenses from lifestyle goals.

02 Current resources

List workplace plans, IRAs, taxable accounts, cash reserves, pensions, and other assets intended for retirement.

03 Savings pace

Calculate what percentage of gross income you are saving each year, including employer contributions where applicable.

04 Potential income

Estimate Social Security and pension benefits using current statements, then identify the gap your portfolio may need to support.

Your 10-minute retirement snapshot

Target retirement age	______________________
Current retirement savings	______________________
Annual retirement contributions	______________________
Estimated Social Security / pension	______________________
Estimated annual retirement spending	______________________

Tip: *Revisit these numbers at least annually and after major life changes such as a new job, marriage, divorce, inheritance, or business sale.*

Your portfolio should fit the plan - not a headline.

In your 40s, growth may still matter, but so do diversification, liquidity, costs, taxes, and your ability to remain invested during difficult markets.

Four portfolio questions

Risk
How much loss could you tolerate emotionally and financially?

Time
When might you need to begin withdrawals?

Diversification
Are you overly dependent on one company, sector, or asset type?

Costs & taxes
What expenses and tax consequences may reduce what you keep?

A portfolio is one part of the picture.

What to do when markets become uncomfortable

- Review the plan before reacting to short-term news.
- Rebalance when appropriate rather than chasing recent winners.
- Maintain cash reserves for near-term needs outside long-term investments.
- Evaluate whether your risk level still matches your goals and time horizon.

Diversification and asset allocation do not guarantee a profit or protect against loss. Investment values fluctuate, and investors may lose principal.

Retirement is more than an investment account.

A strong planning process also considers taxes, healthcare, insurance, debt, Social Security, and how financial decisions interact over time.

TAX DIVERSIFICATION

Understand the mix of pre-tax, Roth, and taxable assets. Different account types can create different tax consequences when money is withdrawn.

HEALTHCARE & LONGEVITY

Plan for premiums, out-of-pocket costs, and the possibility of a retirement lasting 25 to 30 years or longer. Longevity can affect spending and withdrawal decisions.

SOCIAL SECURITY

Review your earnings record and benefit estimates. Claiming decisions can affect lifetime benefits and survivor income; rules depend on individual circumstances.

INSURANCE & PROTECTION

Review life, disability, property/casualty, and long-term-care risks. The goal is to identify financial exposures that could interfere with retirement progress.

DEBT & LIQUIDITY

Track high-cost debt, mortgage obligations, emergency savings, and large upcoming expenses. Liquidity can help reduce the need to sell long-term investments at an unfavorable time.

ESTATE & BENEFICIARIES

Keep beneficiaries current and coordinate wills, trusts, powers of attorney, and healthcare directives with qualified legal professionals when appropriate.

Tax and legal information is general in nature. Consult your tax professional or attorney regarding your individual circumstances.

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10 actions that can improve retirement readiness

Use this page as a conversation starter with your spouse or partner and as a checklist for your next financial review.

- [ ] 01 | Write down a tentative retirement age and lifestyle goal.
- [ ] 02 | Calculate your current retirement savings and annual savings rate.
- [ ] 03 | Review workplace plan contributions and employer matching provisions.
- [ ] 04 | Consolidate or organize old retirement accounts when appropriate.
- [ ] 05 | Review investment allocation, diversification, fees, and risk tolerance.
- [ ] 06 | Build or maintain an emergency reserve for unexpected expenses.
- [ ] 07 | Review high-interest debt and create a realistic payoff strategy.
- [ ] 08 | Check Social Security earnings history and current benefit estimates.
- [ ] 09 | Review insurance coverage and beneficiary designations.
- [ ] 10 | Schedule an annual retirement-plan review and update assumptions.

Quick scorecard

0-3 checked: Build the baseline | 4-7 checked: Fill the gaps | 8-10 checked: Keep reviewing

This scorecard is an educational prompt, not a measure of financial health or a prediction of retirement success. Your circumstances may require additional planning considerations.

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Your next 20 to 25 years deserve a plan.

A retirement plan does not need to answer every question today. It should give you a framework for making decisions, measuring progress, and adjusting as life changes.

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Founder & Investment Executive

Joel works with individuals and families on financial planning, investment management, retirement planning, and retirement income considerations. The goal of an introductory meeting is to understand your situation, discuss your priorities, and determine what planning steps may be appropriate.

START A RETIREMENT PLANNING CONVERSATION

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Important information