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FREE RETIREMENT PLANNING GUIDE

YOUR 50s:
THE RETIREMENT PREPARATION DECADE

A practical roadmap for the years before retirement

Your 50s can be a powerful planning decade - because the decisions become more specific.

This is the time to connect your savings, investments, Social Security, healthcare, taxes, debt, insurance, and future income needs into a coordinated retirement plan.

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The focus shifts from accumulation to coordination.

For many people in their 50s, retirement may be roughly 10 to 15 years away. That can still provide meaningful time to adjust savings, risk, debt, taxes, and future income decisions - but the planning becomes more detailed.

50 Take inventory

52 Increase consistency

55 Stress-test the plan

58 Build income strategy

60+ Prepare for transition

Illustration: time still matters

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 age might we want work to become optional?
2. How much annual income might our lifestyle require?
3. What could disrupt the plan before retirement?

The objective is clarity, not certainty.

A retirement plan in your 50s does not need to predict every future event. It should help you understand where you are, what assumptions matter, and what decisions may need attention before retirement.

Turn retirement from a date into a set of numbers.

A useful plan connects the lifestyle you want with the resources you have, the income you may receive, and the gap your savings may need to support.

01 Retirement timeline

Choose a tentative retirement age and consider whether you expect a full stop, phased retirement, or part-time work.

02 Lifestyle estimate

Estimate essential and discretionary spending in today's dollars. Include travel, housing, family support, and major purchases.

03 Income resources

List Social Security estimates, pensions, rental income, business income, and other expected sources.

04 Portfolio gap

Estimate what may still need to come from accumulated savings and investments after other income sources are considered.

Your retirement gap snapshot

Target retirement age ____________________

Estimated annual retirement spending ____________________

Estimated Social Security / pension ____________________

Other expected retirement income ____________________

Estimated annual amount needed from portfolio ____________________

Tip: Update these assumptions periodically and after major life or employment changes.

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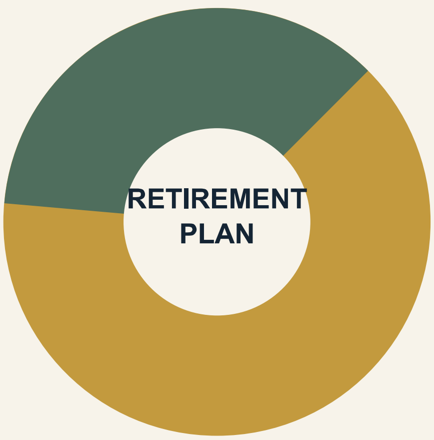
Your 50s are a time to make every dollar more intentional.

Contribution opportunities, portfolio risk, liquidity, taxes, and the timing of future withdrawals become increasingly connected as retirement approaches.



Five planning questions

Catch-up saving

Are you taking advantage of age-based catch-up opportunities available in your workplace plan or IRA?

Risk

Would a major market decline change your retirement date or spending plan?

Liquidity

Do you have reserves for near-term needs outside long-term investments?

Taxes

How might pre-tax, Roth, and taxable accounts work together later?

Fees & allocation

Do costs and investment exposures still match your goals and time horizon?

When markets become uncomfortable

- Review the retirement plan before reacting to short-term news.
- Rebalance when appropriate rather than chasing recent winners.
- Consider whether the next several years of planned withdrawals are adequately supported by cash and lower-volatility resources.
- Revisit risk tolerance if your retirement date, income needs, or financial circumstances change.

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

Retirement income is a coordination problem.

The question is not simply how much you have saved. It is how potential income sources, taxes, healthcare costs, withdrawals, and market risk may work together over time.

SOCIAL SECURITY

Review your earnings history and benefit estimates. Claiming age can affect monthly benefits and survivor income; individual circumstances matter.

PORTFOLIO WITHDRAWALS

Estimate how much your investments may need to provide each year and consider how withdrawals could respond to market conditions.

TAX STRATEGY

Understand how withdrawals from pre-tax, Roth, and taxable accounts may create different tax consequences.

HEALTHCARE & MEDICARE

Plan for premiums, deductibles, supplemental coverage, and the possibility of rising healthcare costs in retirement.

INSURANCE & RISK

Review life, disability, property/casualty, and long-term care exposures that could affect retirement readiness.

ESTATE & BENEFICIARIES

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

Tax, Social Security, Medicare, and legal information is general in nature. Consult appropriate professionals regarding your individual circumstances.

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10 planning actions to consider in your 50s

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

- [ ] 01 | Write down a tentative retirement age and what you want retirement to look like.
- [ ] 02 | Calculate current retirement savings, annual contributions, and any employer matching provisions.
- [ ] 03 | Review age-based catch-up contribution opportunities available to you.
- [ ] 04 | Estimate future retirement spending, including healthcare and major lifestyle goals.
- [ ] 05 | Check your Social Security earnings record and current benefit estimates.
- [ ] 06 | Review investment allocation, diversification, fees, liquidity, and risk tolerance.
- [ ] 07 | Pay down expensive debt and maintain a realistic emergency reserve.
- [ ] 08 | Review insurance coverage and beneficiary designations.
- [ ] 09 | Consider how taxes, Medicare, and future withdrawals may interact.
- [ ] 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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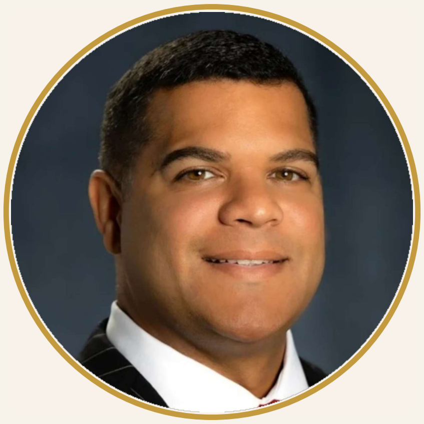
Your next chapter deserves a coordinated plan.

Your 50s are an opportunity to bring retirement decisions into sharper focus. A plan can help you organize the choices ahead, measure progress, and adjust as life changes.



Joel Marius, RICP®

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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