



# METRIX

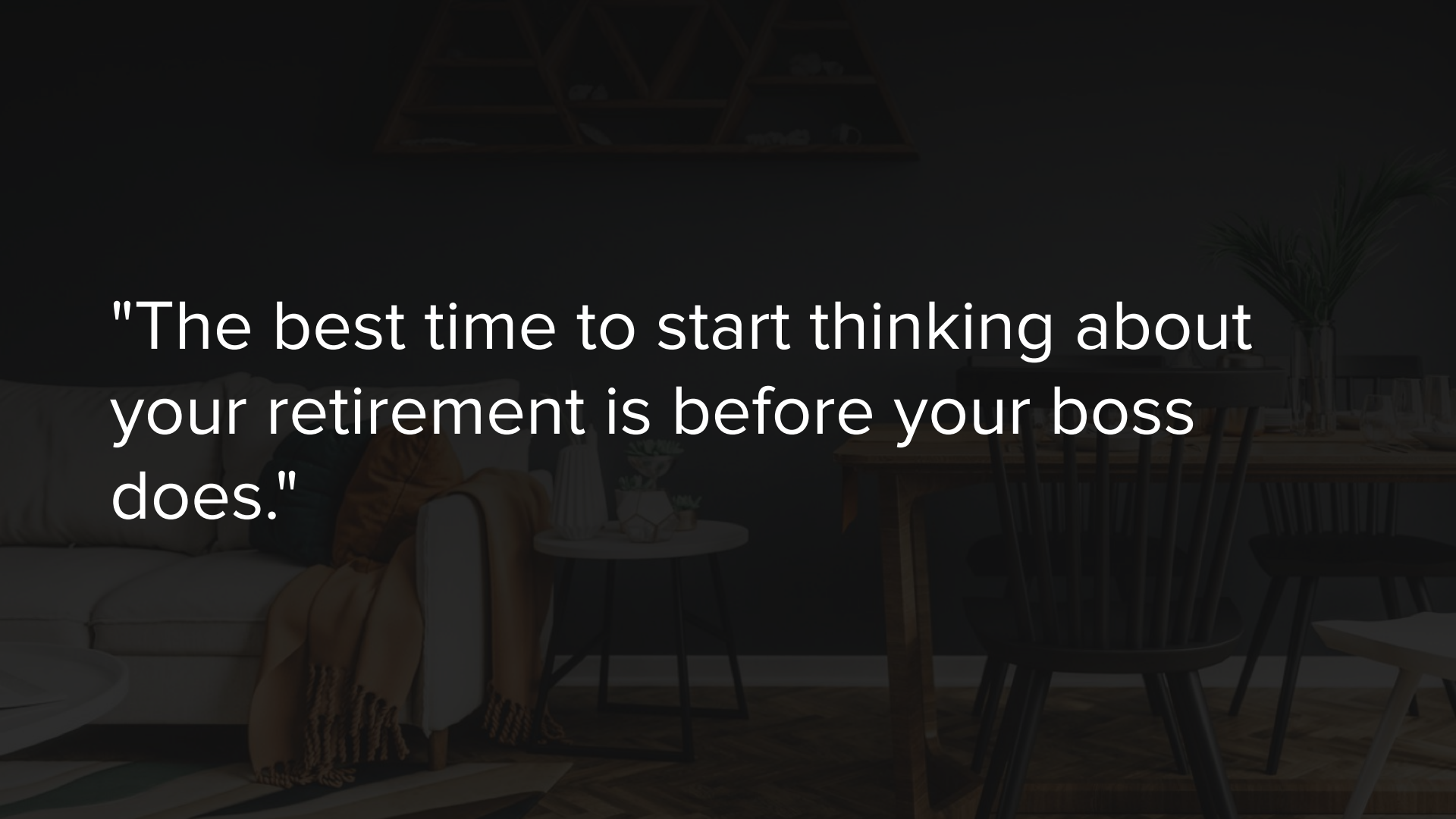
MASTERMINDS

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# The Five Steps to Retirement

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"The best time to start thinking about  
your retirement is before your boss  
does."



# Step One: Imagine Retirement

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## Step One: Retirement Vision

- Determine your Retirement Goals
- Determine your Retirement Lifestyle
- Determine your Giving Goals



# Step Two: Determine Your Needs

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The background of the slide is a dark, low-key photograph of a contemporary interior. On the left, a light-colored sofa is partially visible, with a textured throw blanket draped over it. In the center, a small, round, light-colored coffee table holds a few decorative items. To the right, a wooden dining table with a dark top is set with chairs, and a vase with dried plants sits on the table. The overall atmosphere is calm and sophisticated, with the text overlaid in a clean, white font.

## **Step Two: Retirement Financial Needs**

- Creating a budget for retirement
- Determine your Safety Net Requirements

# Step Three: Retirement Paycheck

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# Step Three: The Retirement Paycheck

## TOTAL VALUE OF THE ASSETS

1. Cash =
2. Stocks and Retirement Accounts =
3. Real Estate = (Excluding Primary Residence)
4. Other Assets =

# Step Three: The Retirement Paycheck

## TOTAL INCOME WITHOUT SELLING ASSETS

1. Social Security =
2. Rental Income =
3. Ongoing Business Income =
4. Dividends =
5. Interest =

## TOTAL INCOME IT CAN GENERATE

1. Cash = (TOTAL DIVIDED BY 30 YEARS)
2. Social Security =
3. Retirement Accounts = 4 % Rule
4. Business Profits =
5. Rental Income =
6. Other Income =
7. Other Assets = (TOTAL DIVIDED BY 30 YEARS)



## Step Four: Minimize Taxes

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## **Step Four: Have Tax Plan**

Has anyone ever said that you'll be in a lower federal income tax bracket when you retire? Not if we are successful in our wealth plan.

Understanding the difference between normal income and capital gains.



A dimly lit, modern living and dining area. In the foreground, a light-colored sofa with several pillows and a throw blanket is visible. To its right is a small, round coffee table with some decorative items. In the background, a wooden dining table with chairs is set up. A large, triangular wooden shelf hangs on the wall above the sofa. The overall atmosphere is cozy and contemporary.

# Step Five: Have an Asset Strategy

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## **Step Five: Asset Strategy**

Diversification, Minimizing investment costs, Utilizing tax-efficient planning strategies, Long-term market growth potential, Focus on total return to generate income, Mitigating market risk, and Periodic rebalancing

# Buckets of Wealth

