

Your Retirement Plan

Household: John Sample & Jane Sample (made-up)

Values as of October 1, 2026

Plan for monthly essentials, fund the extras, and keep money working for later.

\$102,000

Cash reserve

\$12,500

Illustrative monthly spending

\$2.4M

Illustrative household assets

3 jobs

Cash · Income · Growth

TOP PRIORITIES

- Create steady monthly income
- Limit the damage from a large market drop
- Keep money for family and future needs

NEXT ACTIONS

- 1 Set aside \$102,000 for Cash
- 2 Review the \$600,000 income annuity
- 3 Coordinate \$198,000 for portfolio income

ILLUSTRATIVE MONTHLY INCOME**TOTAL MONTHLY SOURCES****\$12,500**

Before taxes and fees

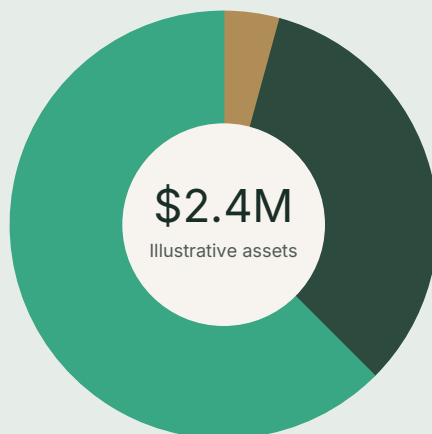
ESSENTIAL**\$8,500**

Monthly essentials

Social Security & pension \$4,600 · Assumed annuity \$3,900

FLEXIBLE**\$4,000**

PLANNED PORTFOLIO WITHDRAWAL

RESILIENT PORTFOLIO: THREE JOBS

■ Cash	4.25%	\$102,000
Reserve		
■ Income	33.25%	\$798,000
\$198k taxable + \$600k income annuity		
■ Growth	62.5%	\$1,500,000
\$1M IRAs + \$500k growth annuity		

Job labels describe planning purposes and do not assure outcomes. The three jobs total \$2,400,000.

A retirement plan gives each dollar a purpose.

Social Security, pension, and any annuity deposits go directly to checking; an authorized portfolio transfer funds the remainder. Cash supports near-term needs, Income helps fund spending, and Growth stays invested for later.