LIFESTYLE INCOME STRATEGIES

PROVIDING INCOME STRATEGIES FOR YOUR LIFESTYLE

SENIOR FINANCES NEWSLETTER

June 5th, 2026

Greetings. Welcome to this special edition of our newsletter.

As we approach the mid-point of 2026 it's a good time to reflect on your plans for the 2nd half of the year. Our business is founded on five critical risks associated with retirement planning which we review with our clients and it will be the theme of our next several newsletters. This is a good time to review these risks and plan accordingly. These risks are listed below and this newsletter is devoted to **Longevity Risk** as it relates to **generating a guaranteed income for life.**

Market Risk	**Too much risk in equity or similar markets at the time of retirement**
Tax Risk	**Paying too much in taxes in retirement and the potential for tax increases**
Longevity Risk	**Outliving your savings and not having ample income to cover your expenses**
Capital Risk	**Not having enough savings to retire at the lifestyle you desire or need**
Long Term Care Risk	**Needing long term care and having the costs deplete your savings**

Longevity Risk – Generating A Guaranteed Lifetime Income

One primary concern our clients bring to us is the fear of not having sufficient retirement assets to generate an income that will last for the remainder of their life. This fear often stems from the fact that they have either no or insufficient guaranteed income.

As you approach retirement or if you are already in retirement, having ample income is always an ongoing need. Without income you cannot sustain your desired lifestyle, so it only makes sense to protect and preserve your income sources (i.e. your retirement accounts) and use them in the most effective manner possible. No matter the size of your retirement, how do you know you will always have ample income without depleting those sources? **You can't**. Unless you have a plan that guarantees a lifelong income stream, your portfolio is continually at risk of a shortage. Given market conditions, the rising cost of living, and the possible need of long-term care, you may find it necessary to adjust your lifestyle in retirement. We can help you prepare for a better financial future with our approach to a guaranteed income plan!

The traditional approach to income is to save as much in your retirement plan(s) during your working years and when you begin retirement, begin liquidating in the most tax efficient manner as possible using some arbitrary withdrawal percentage, and hope your money lasts as long as you do. That plan no longer works in today's financial environment. There is a better formula for your retirement income.

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Serious Questions About Using a Traditoinal Income Approach

What happens to your retirement account balances if the market is down and you continue to take withdrawals? ***(Answer: faster depletion of your money and maybe less income!)***

What happens if you get sick and need long-term care? ***(Answer: You may need to use retirement funds to create more income that's not guaranteed and may not cover the cost of care.)***

What happens if your household expenses increase more than planned and inflation continues to rise? ***(Answer: Your current income stream may not be able to meet your ongoing budget needs.)***

What happens if social security experiences reductions and Medicare costs continue to rise? ***(Answer: You will probably fall short of the income you need to sustain your lifestyle.)***

Schedule a Complimentary Discovery Call Today

We offer a No-Cost Income Planning Consultation with a proposal tailored to meet your specific needs. Contact us today to schedule your meeting with Micheal Holt to receive your personalized plan. Find out how much guaranteed income we can generate for you!

Use this link to schedule a time that works for you: **https://calendly.com/listrategies/30min**
We are happy to host either a phone call, a zoom meeting, or an in-office meeting.

Thank you again for being the best part of our company!

Best Regards,
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