

You've worked hard to accumulate your savings...

but how do you generate income from your accounts?

Which account do you spend from first? When can you stop working?
How long will your money last? When should you take Social Security?
All these uncertainties can take the joy out of your retirement.

With an Income Solver™ Plan, you'll have a personalized strategy that includes all of your retirement resources thoughtfully integrated into recommendations on how to most efficiently generate income, including the following elements:

Income needs and expense management



Your expenses won't be consistent from year to year. Some years you'll need more, in others you'll need less. We guide you in determining your likely expenses at every stage of retirement so you are confident the money will be there when you need it.

Spend-down Strategy



Knowing which account to spend from and when is critical in maximizing the longevity of your assets and minimizing taxes. An Income Solver™ Plan analyzes different strategies to be tax-efficient, which may help your resources last longer.

Optimal Social Security Claiming



You might already know that Social Security is complicated. An Income Solver™ Plan gives you step-by-step instructions on when/how to claim Social Security benefits, coordinated with all of your other assets to make your resources stretch longer.

We use sophisticated planning software to help you evaluate two sets of scenarios:

1) Those depicting likely life events you'll experience in retirement and 2) Those comparing how your resources will fare using specific withdrawal strategies. We'll show you options and tradeoffs that are possible. Then you select what you believe best represents your future retirement scenario. Based on your choices, your Income Solver™ Plan will include explanations and visuals to help you – or your financial professional – manage your resources.

You will get:

Diagnostics and Comparison

Graphs and charts that show how your withdrawal rate and portfolio's projected longevity compare to leading research guidelines.

Schedules and Summaries

Your income and accounts laid out in a simple format so you can see what income is being generated and how to create income from your savings to support your spending needs.

Detailed Withdrawal Strategy

Outline showing how to strategically manage your distributions – which accounts, how much and when (including Social Security).

Consolidated Views and Analysis

Advice on how to allocate your assets and where to locate specific assets across your retirement accounts.



Retirement should be the best time of your life... not years of worry about whether your savings will last as long enough. Whether you've saved a lot or a little, you can get the most out of your assets with an Income Solver™ Plan.

Get started for free at www.Refinance-Your-IRA.com

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