

# CLIENT TRANSITION STATEMENTS

## ~60% Likely to Succeed in Retirement



Clients who receive a rating of ~60% Likely to Succeed in Retirement when using the MoneyGuidePro® planning software to align their retirement goals and objectives with their current savings, investments and additional assets will benefit from the following actionable steps:

- Our next step is to act on intra-year tax planning, focused on evening out your distribution rate by controlling your tax rate. Remember, creating a financial plan is not a “set it and forget it” event. MGP illustrates potential outcomes, but thoughtful planning can help boost your likelihood of success. In fact, we work with a specialized team at Wealth Enhancement Group to create a dynamic multi-year financial strategy that integrates your investment strategies with tax minimization and estate planning.
- This analysis does not account for intra-year tax planning. Accumulation takes discipline, but we need to address how to preserve what you’ve saved while creating distributions strategies that meet your income needs. Schwab doesn’t provide in-depth tax planning, so we work with a select group of advisors who do. Wealth Enhancement Group puts together dynamic, multi-year projections that will build on this plan, and will work with you on an ongoing basis to ensure your plan stays on-track and is updated when life changes happen.
- This analysis is assuming (X) rate of return, but what I see is a need to look at the buy-and-sell strategies within your investment allocations. I would suggest meeting with one of our comprehensive financial planning partners to get a full examination of your holdings and what they would recommend, so we can try to improve upon your current rate of return.
- You fall into the category of needing an active partner for your distribution plan, who can help provide guidance when you need to utilize the right resources at the right time, based on the economic environment; and take your tax bracket, Medicare costs, Social Security and other considerations into account while producing your monthly income payments.
- Let’s create a plan that uses your risk tolerance to create an appropriate portfolio. During this review we can address different strategies to find investment efficiencies that will increase your likelihood of retirement success.

\*\*\*