

RETIREMENT INCOME PLANNING SERVICES - AN OVERVIEW

At Staib Financial Planning we recognize that retirement income planning is not a one size fits all proposition. As such, we have developed our retirement income services to ensure that the plans which are developed and ultimately implemented be specific to each retiree's specific needs and requirements. Whether your needs span the entire spectrum of retirement income planning related disciplines or just a few targeted areas, we can provide a customized solution to best meet your unique situation and financial goals. Our services offered include:

Retirement Income Planning and Maximization Strategies

- Inventory and analyze all source of income
- Pension Maximization Strategy
- Social Security Maximization Strategy
- Sustainable withdrawals from Investment Portfolio

Retirement Expense Planning and Analysis

- Total Cash Flow Expenditure Analysis including an assessment of both Essential and Discretionary Expenditures
- Comparison of Planned Expenses against Benchmarks

Retirement Withdrawal Strategies

- Withdrawal Sequencing and Timing Strategy (i.e. Taxable accounts, Tax-Deferred accounts, Tax-Free Accounts)
- Required Minimum Distribution (RMD) Planning
- Tax-efficiency and Tax Minimization Strategy

Investment Portfolio Planning and Management

- Account Consolidation and simplification
- Overall Asset Allocation
- Account Allocation (i.e. Taxable accounts, Tax-Deferred accounts, Tax-Free Accounts, Roth Conversion analysis, etc.)

