John & Susan's Retirement Planning Snapshot

A two-page illustration of how coordinated advice can turn disconnected retirement decisions into a clearer, more adaptable strategy.

This example is hypothetical. John and Susan are not actual clients. Their situation is simplified to demonstrate the kinds of questions a coordinated retirement plan may address.

Their starting point

At age 62, John and Susan have accumulated meaningful savings and hope to retire soon. Their concern is not whether they have accounts - it is whether their income, taxes, Social Security, investments, and risk decisions can work together over a retirement that may last three decades.

$1.4M	$400K	$100K	Age 67
Traditional IRA	Taxable investments	Annual lifestyle goal	Planned Social Security

What they wanted their plan to answer

1. Retirement timing Can they retire now and still maintain a reasonable long-term margin?	2. Retirement paycheck Which accounts should fund spending before and after Social Security begins?
3. Tax opportunities Should Roth conversions be evaluated before required minimum distributions begin?	4. Investment risk How much market risk is appropriate once portfolio withdrawals begin?

The value of planning is not a single product or projection. It is the coordination of decisions - and a process for revisiting them as markets, tax rules, and life change.

THE IMPACT RETIREMENT PLAN™

Where coordinated planning may add value

The following recommendations are illustrative, not individualized advice. Each would require further analysis, assumptions, and discussion before implementation.

01 Retirement-income timeline

Planning focus: Map spending, cash, taxable withdrawals, IRA distributions, and Social Security by year.

Potential value: A clearer retirement paycheck and a way to test whether spending remains supportable.

02 Social Security coordination

Planning focus: Compare claiming ages, spousal coordination, survivor income, and bridge withdrawals.

Potential value: A household decision based on longevity and cash flow rather than an isolated rule of thumb.

03 Tax-aware withdrawals

Planning focus: Compare account sequencing and partial Roth conversions before required distributions.

Potential value: More control over taxable income and greater flexibility across account types. Tax savings are not guaranteed.

04 Portfolio alignment

Planning focus: Separate near-term reserves from growth assets and set diversification and rebalancing guidelines.

Potential value: Liquidity for near-term needs and a framework for responding to market volatility.

05 Risk stress-testing and reviews

Planning focus: Model an early market decline, higher spending, longevity, and survivor needs; then define review triggers.

Potential value: Contingency options and regular opportunities to adjust as markets, tax rules, and life change.

A practical implementation sequence

1. Confirm goals and spending assumptions.
2. Build the income and tax timeline.
3. Align investment risk and liquidity.
4. Coordinate with tax and legal professionals.
5. Review at least annually and after major life changes.

The result they are working toward

Not a promise that every uncertainty disappears, but a coordinated plan that helps John and Susan understand what they can control, why each decision matters, and what should trigger a future adjustment.

Ready to talk through your retirement decisions?

Schedule a complimentary consultation at

oncehub.com/Impact-financial-planning-brian-marois-financial-advisor or call (860) 251-9293.