NEW LIGHT FINANCIAL

SAMPLE PLAN CASE STUDY

Hypothetical illustration — not an actual client

They planned to work until 70. The math said 62.

Eight years of their life back — and their money went from failing at 89 to never failing.

MEET MARK & LINDA (HYPOTHETICAL)

- Both age 60, still working
- $150,000 household income
- $625,000 saved (mostly pre-tax)
- Believed 70 was "the safe age"
- Goal: $5,667/mo

RETIRE AT 62 — no plan, default choices	RETIRE AT 62 — with the plan, same markets
Money runs short at	Money runs short:
AGE 89	**NEVER**
Both claim SS at 62 · spend pre-tax first pay $84,015 in full-price health premiums	$405,790 still there at age 95 — **every dollar of it tax-free (Roth)**

8 YEARS
earlier than they planned (62, not 70)

+$631,608
more lifetime Social Security

$81,579
saved in taxes & health premiums

+77%
bigger survivor check, for life

THE FOUR DECISIONS (IDENTICAL 5.5% MARKET ASSUMPTION IN BOTH SCENARIOS)

1. **Social Security timing:** Linda claims at 62; Mark waits to 70 — a check 77% larger than claiming early, for life, and for the survivor.
2. **Withdrawal order:** Brokerage first, pre-tax second, Roth last. Boring — and it changes the tax bill every single year.
3. **The tax window:** Ages 62–69, income falls off a cliff. Roth conversions fill the 12% bracket — every dollar left at 95 is tax-free.
4. **Healthcare timing:** Six combined years before Medicare. Coordinating reported income for premium credits is worth ~$59,000 here.

At 80, guaranteed income covers	guaranteed income floor at 90:	the cost of "just work to 70":
83% of their lifestyle — vs 56%	**$118,026/yr vs $79,288**	**$4.9M unspent at 95 · $464,713 tax**

How many working years does YOUR plan buy back? Find out free.

Written · yours to keep · no minimums · no obligation — start with a 15-minute call: newlightfinancial.com