

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

Money runs short at

AGE 89

Both claim SS at 62 · spend pre-tax first
pay \$84,015 in full-price health premiums

RETIRE AT 62 — with the plan, same markets

Money runs short:

NEVER

\$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
83% of their lifestyle — vs 56%

guaranteed income floor at 90:
\$118,026/yr vs \$79,288

the cost of "just work to 70":
\$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

HYPOTHETICAL ILLUSTRATION: "Mark & Linda" are a fictional composite, not clients; results are not actual or promised results of any client or strategy. All scenarios use an identical 5.5% return and 2.5% inflation; "Current Path" behaviors and ACA credit levels are stated assumptions (full details available on request). Projections are not guarantees; actual returns, tax law, subsidy rules, and Social Security rules will differ. Investing involves risk, including loss of principal; no strategy prevents losses. Roth conversions are taxable and not suitable for everyone. Not individualized investment, tax, or legal advice. Advisory services offered through New Light Financial, a registered investment adviser in the State of Colorado. Registration does not imply a certain level of skill or training. · Offices in Englewood & Broomfield, Colorado — meetings in office or by phone/video.