

They assumed they had to work to 67.

The math said 64 — and their money went from failing at 89 to never failing.

MEET TOM & SUSAN (HYPOTHETICAL)

Ages 62 & 60, still working

\$173,000 household income

\$850,000 saved (mostly pre-tax)

Goal: retire together at 64

Spend \$7,333/month

CURRENT PATH — what most people do

Money runs short at

AGE 89

Claims SS at 64/62 · spends pre-tax first
pays \$55,665 in full-price health premiums

WITH THE PLAN — same money, same markets

Money runs short:

NEVER

\$146,771 still there at Tom's age 95 —
every dollar of it tax-free (Roth)

+\$510,090

more lifetime Social Security

\$127,269

saved in taxes & health premiums

3 YEARS

earlier than they assumed (64, not 67)

+55%

bigger survivor check, for life

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

- 1 Social Security timing:** Susan claims at 62; Tom waits to 70 — a 24% larger check, inflation-adjusted, 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 64–69, income falls off a cliff. Roth conversions fill the 12% bracket instead of paying 22%+ at RMD time.
- 4 Healthcare timing:** Coordinating reported income before Medicare qualifies them for premium tax credits — worth ~\$39,000 here.
- 5 Written storm rules:** Pre-decided responses to a bear market. In our identical hypothetical storm test: failure moves from age 78 to 85.

69% of their lifestyle paid by a
guaranteed check — vs 50% without

guaranteed income floor at 90:
\$120,796/yr vs \$88,644

storm test (same crash for all):
fails at 78 without rules · 85 with

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HYPOTHETICAL ILLUSTRATION: "Tom & Susan" 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.