NEW LIGHT FINANCIAL

SAMPLE PLAN CASE STUDY

Hypothetical illustration — not an actual client

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	WITH THE PLAN — same money, same markets
Money runs short at	Money runs short:
AGE 89	**NEVER**
Claims SS at 64/62 · spends pre-tax first pays $55,665 in full-price health premiums	$146,771 still there at Tom's age 95 — **every dollar of it tax-free (Roth)**

+$510,090	**$127,269**	**3 YEARS**	**+55%**
more lifetime Social Security	saved in taxes & health premiums	earlier than they assumed (64, not 67)	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 income floor at 90:	storm test (same crash for all):
guaranteed check — vs 50% without	**$120,796/yr vs $88,644**	**fails at 78 without rules · 85 with**

Want this built on YOUR numbers? The Retirement Confidence Plan is free.

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