

Replace My Paycheck

A Guide to Replacing Your Income in Retirement

Retirement Isn't the Finish Line - It's a 30-Year Income Challenge

Some people spend decades earning a paycheck - and only a few years thinking about how to replace it in retirement. Yet that “retirement paycheck” drives your lifestyle, your independence, and your sense of confidence..

In this short guide, we'll introduce you to the key principles to help build a reliable retirement income stream — one that can weather market storms, keep pace with inflation, and give you confidence that your money will last.



Scan to schedule your free income snapshot

No pressure. Just a 30-minute conversation to walk through your goals and give you a clear picture of what your retirement income could look like - including what's working, what's missing, and how to fill the gap with confidence.

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What Does “Replacing Your Paycheck” Really Mean?

Think of your working years: predictable income, automatic deposits, monthly consistency. Retirement doesn't have to feel any different. But here's the problem:

- Social Security typically replaces only about **30% of your pre-retirement income**.
- Some retirees underestimate how much they'll need
- Without a strategy, withdrawals become guesswork. **Guesswork creates risk.**

The solution? A plan that turns your savings into intentional, predictable income.

3 Common Retirement Income Mistakes

1) Ignoring Taxes

Retirement is often more taxable than people expect. The way you draw from accounts (Roth, IRA, brokerage), impacts your tax bill and your longevity.

2) Sequence of Return Risk

If the market drops early in retirement, it can permanently reduce the life of your portfolio. Timing matters more than average returns.

3) No Plan for Longevity

People are living longer - and inflation, healthcare, and market volatility can increase the risk of depleting your nest egg.

The Income Planning Formula

While every plan is personal, the approach is based on established principals. Here's the foundation we help clients with:

- **Step 1:** Tally guaranteed income (Social Security, pensions, annuities)
- **Step 2:** Identify your monthly needs
- **Step 3:** Account for inflation, taxes, & healthcare
- **Step 4:** Strategically fill the gap using protected and growth-oriented strategies
- **Step 5:** Review & adjust to income requirements and market outlooks

What Happens Next?

Get Your Free, 1-Page Personalized Snapshot

Your next step is a complimentary, 30-minute phone call with our team. We'll walk through a visual breakdown of your retirement income picture, tailored specifically to you:

- Identify reliable income streams
- Highlight potential gaps and risks
- Explore smarter, safer ways to fill those gaps

Book your free Replace My Paycheck call now with the QR code above.