



Retirement Cash Flow Management

Many people think of retirement planning as saving enough money to live the lifestyle they've envisioned and do the things they've planned. But that's only part of having a successful retirement.

The financial skills and planning you need for this new phase of life are different and often more complicated—and should be analyzed before retirement begins. You need a “spend-down” strategy to manage your cash flow in retirement — decreasing your tax costs and increasing your odds of having more money in retirement.



Our spend-down strategies include:

- Strategizing to minimize taxes while you're still accumulating wealth, as well as during retirement.
- Moving past the traditional tax goal of paying the least amount in a single year to maintaining the most amount of wealth over your life-time.
- Defining the amount of money you need to achieve your desired retirement lifestyle and implementing a plan to fund that lifestyle.
- Optimizing your Social Security payout to achieve maximum benefits.
- Reducing taxes on your estate by updating estate-planning documents to reflect current tax law.
- Utilizing proven, field-tested strategies that have been used to help others through this transitional phase.
- Identifying opportunities to lower taxes through IRA conversions and distributions and rebalancing and managing your portfolio.
- Putting your plan in writing so you understand how your retirement lifestyle will be funded.

Copper Leaf Financial works with you to develop a customized plan for retirement cash flow management that protects your wealth from excessive taxes when you are no longer earning income. Detailed planning helps you maximize the wealth you share with future generations and the causes most important to you. Call us today at (802) 878-2731 to schedule a spend-down strategy session and build your road map to financial success.

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