PATHWISE GROUP

FOR EMPLOYEES

RETIREMENT PLUS

The seven Retirement Roadblocks

Risks that can affect your retirement income, and why it pays to plan for them early.

1. Longevity

Living longer than expected can magnify inflation, market swings and long-term care needs.

2. Inflation

Rising prices affect how far retirement income goes, so your strategy needs to account for them.

3. Sequence of returns

Low or negative returns early in retirement, while withdrawing, can shorten how long savings last.

4. Withdrawal rate

The old “4% rule” has been questioned; a sustainable rate depends on your mix of investments.

5. Social Security

Claiming before or after your full retirement age can decrease or increase benefits significantly.

6. Healthcare

Costs can challenge even large nest eggs; Medicare does not pay for 24-hour care or personal care services.

7. Taxation

A tax-aware strategy can help manage how taxes affect your after-tax income in retirement.

Questions to consider

Can I retire at the age I want? How much should I save now? Am I contributing enough? Should I consider other strategies?

PLAN AROUND THE ROADBLOCKS

How Pathwise can help

1

Learn

Join the Retirement Roadblocks course or webinar.

2

Assess

Take the Sage assessment to see where you stand.

3

Model

Ask your advisor about a Lifetime Income Model, part of Retirement Plus.

4

Plan

Meet 1:1 to build your retirement strategy.

Specialized planning support

- Retirement income distribution
- Social Security timing
- Risk management
- Tax-aware strategies
- Estate and legacy coordination

Good to know

This piece is educational. It doesn't provide tax, legal or investment advice for your situation. Your advisor can talk through what applies to you.

Is your retirement plan roadblock-ready?

Book a complimentary retirement conversation.

Book a meeting