ROCHESTER WEALTH

7 Must Do Moves Before You Retire

You've spent a lifetime building wealth with discipline and patience. By now you have learned that retirement isn't about chasing higher returns; it's about eliminating the oversights that can quietly drain seven figures from your savings. The window to fix the mistakes is closing, but the opportunity to get it right is wide open. These must do moves give you the framework to engineer success, see in advance if your plan survives and secure your confidence for decades.

MUST DO MOVE #1

Determine Your Optimal Spending and Required Safety Cushion

Retirement success depends on finding the balance between enjoying money today and preserving it for tomorrow.

The spending calculation is defined by more than just a sum of income sources and investments; it takes into account tax efficiency, distribution decisions, and future ambitions.

The preservation component factors in portfolio durability, longevity, inflation, and long-term care.

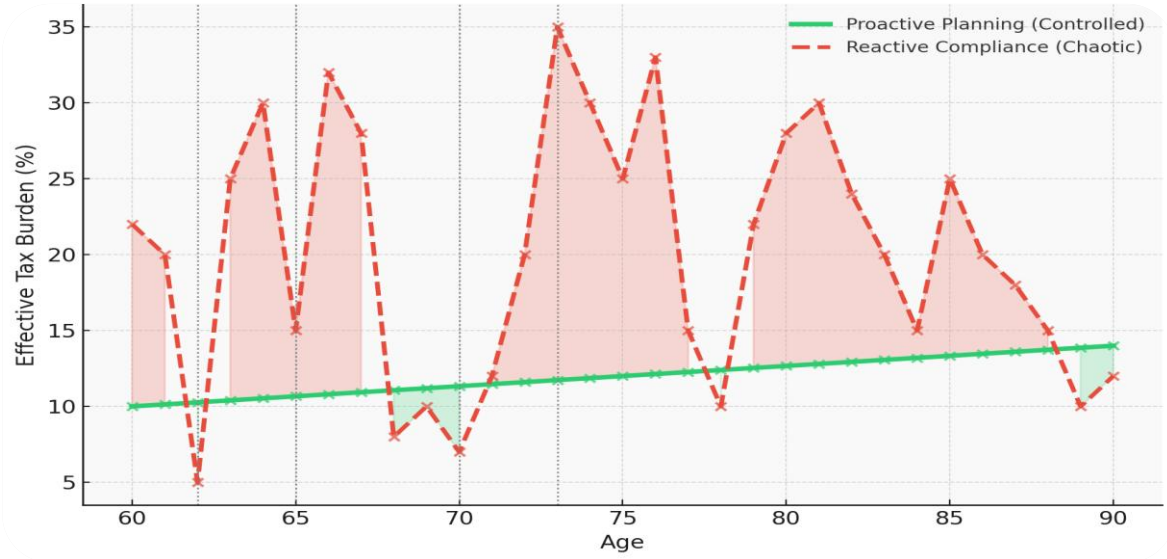
If you are able to compute these amounts going into retirement and then adjust annually thereafter, you will have confidence in your spending and peace of mind that you are living life to the fullest.





MUST DO MOVE #2
Forecast Lifetime Tax Brackets

Among the few controllable levers in retirement, sequencing and timing of taxable income is paramount. Construct an annual bracket map from retirement through at least age 90, integrating Social Security benefits, defined benefit payouts, dividend and capital gain assumptions, and mandated IRA distributions.



In the pre-RMD window, strategically deploy partial Roth conversions to fill brackets while maintaining distance from IRMAA thresholds and the 3.8% Net Investment Income Tax exposure bands. Where applicable, incorporate Net Unrealized Appreciation treatment for employer stock, Qualified Small Business Stock exclusions, and selective tax-loss harvesting.

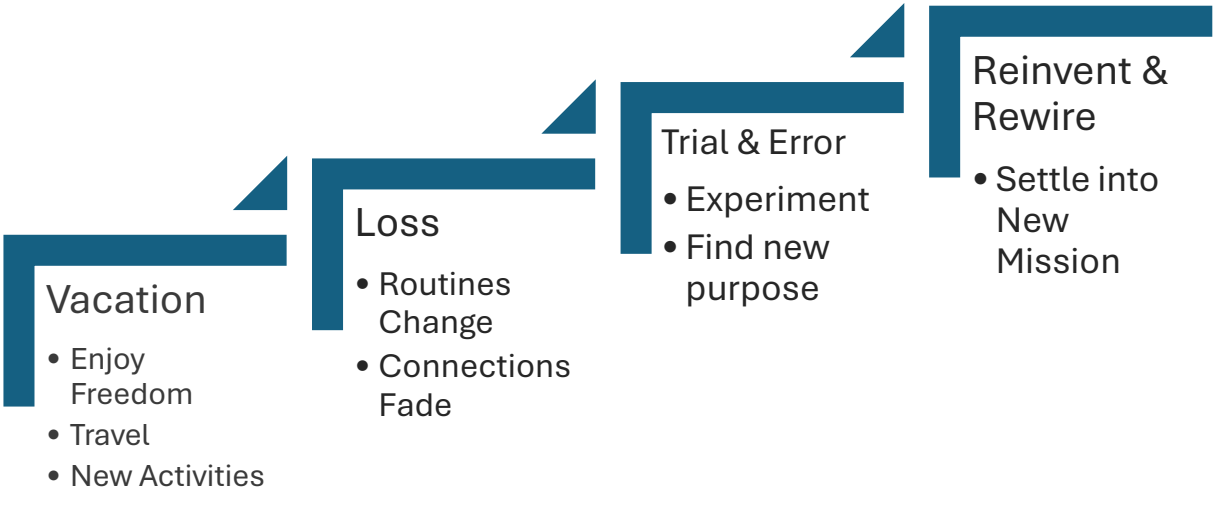
Align philanthropic intent with bunching and appreciated asset strategies via donor-advised funds, and implement Qualified Charitable Distributions to offset IRA income directly at the AGI level.

Simultaneously, employ annual exclusion gifting to transfer appreciation efficiently when it dovetails with legacy objectives. The essence is proactive engineering of taxation over decades, not reactive compliance year by year.

MUST DO MOVE #3
Prepare for the Four Phases of Retirement

Retirement tends to follow a common pattern.

- **Phase 1**, the "vacation phase," you enjoy freedom, travel, and new activities.
- **Phase 2** brings a sense of "loss" as routines change and old work connections fade.
- **Phase 3** is "trial and error," when you experiment with different ways to find meaning and purpose again.
- **Phase 4** is "reinvent and rewire," when you settle into a new mission, often through service, mentoring, or family.

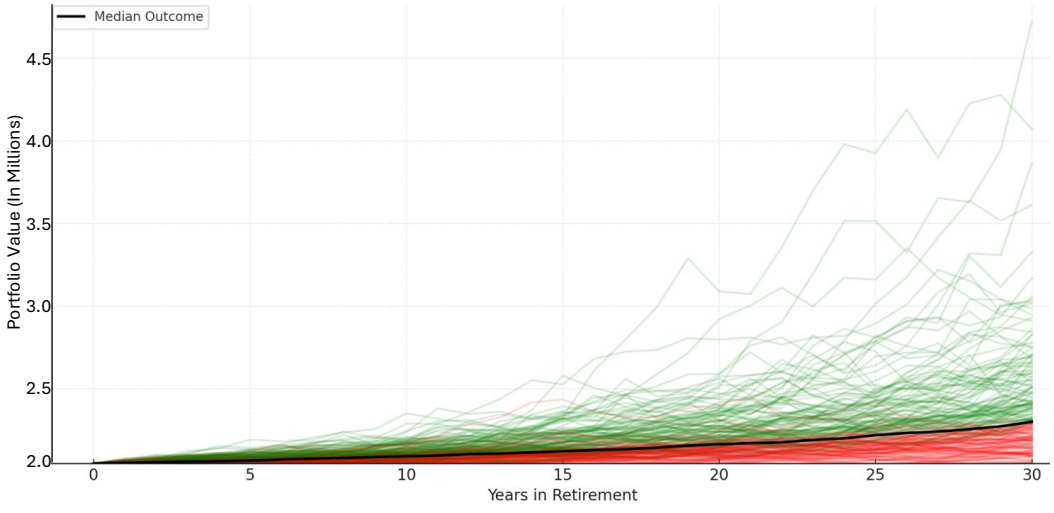


Planning for all four phases, not just the first year, helps you manage both money and time with fulfillment. Building healthy routines and strong relationships early reduces the typical slump many retirees face and keeps your financial plan aligned with the life you will actually live.

MUST DO MOVE #4
Align Your Investments with Your Financial Plan

The success of your retirement portfolio depends less on long-term returns and more on aligning your income needs with your investments. Anyone can attempt to achieve 20% returns, but is it worth derailing what you have built over the last 30 years.

If your financial plan determines you can spend $200,000 per year, then your first priority should be to insulate that near-term income from the “what ifs” of the market.



Once that war chest has been established, then it is okay to try to optimize your other investments. Another beneficial task is to stress test your portfolio against various outcomes. Would a 30% market correction within the first few years of decumulation knock you off track? What about an increase in inflation or another pandemic like we saw a few years back? Withdrawal mechanics must be evaluated under constant-real spending models and dynamic guardrail hypotheses.

Long story short, you want to ensure that, no matter what hand you are dealt, your investments will be able to generate the income you require.

MUST DO MOVE #5
Coordinate Sources of Income and Social Benefits

Look at pensions, property income, Social Security, and healthcare together as one system.

For Social Security, run a break-even analysis to compare different claiming ages, often delaying the higher earner's benefit to protect survivor income.

For pensions, weigh single life, joint life, or lump sum options against your family's long-term needs.

For properties, view your rentals as part of a system that delivers both predictable income and strategic flexibility. Look at whether consolidation or a 1031 exchange could improve tax efficiency. Done this way, real estate shifts from being a side stream to a stabilizer.

For healthcare, plan the timing of Medicare Parts A and B, compare Medigap and Medicare Advantage coverage, and choose a Part D plan based on your actual prescriptions. If you retire before Medicare begins, prepare to bridge coverage with COBRA or marketplace options. Also consider using HSA funds to pay for qualified medical expenses in retirement.

Coordinating these pieces helps keep your income reliable and your costs predictable.



MUST DO MOVE #6
Consolidate and Simplify Your Financial Life

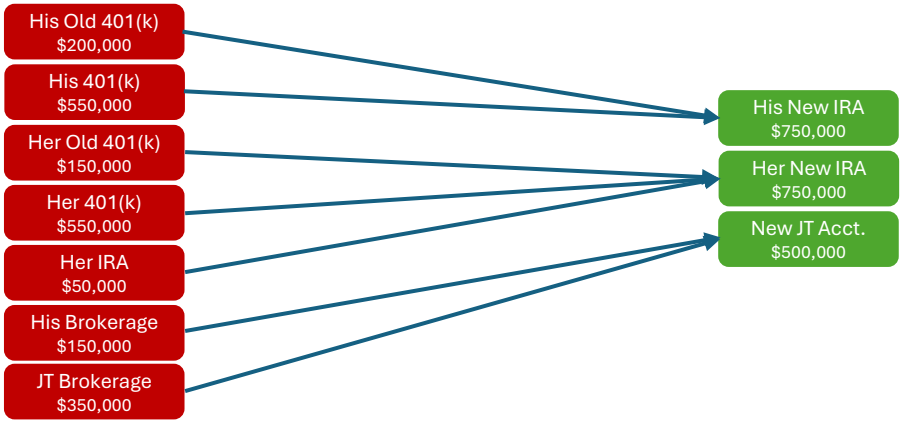
Bring your accounts, documents, and property records together so you can see your whole plan in one place.



This means rolling over old 401(k)s, consolidating multiple IRAs, cutting out duplicate investments, and making sure you're in the lowest-cost versions of your funds.

Review real estate titling and ensure beneficiary designations are up to date. Keep wills, powers of attorney, health directives, and trusts stored together and assess whether they are still in line with your objectives. Determine whether to keep, surrender, or replace your old insurance policies.

The more streamlined your finances are, the easier it is to reduce fees, avoid mistakes, and make fast, accurate decisions when it comes to taxes, income distributions, and legacy planning.



MUST DO MOVE #7
Partner with a Financial Planning Team

Think of your finances as your own business. You are the owner, and every choice you make shapes the future of that business. Retirement is not just one plan you set and forget, it's an ongoing series of decisions about money, taxes, investments, and purpose.

A fiduciary financial planning team acts as the 1% partner in your business (based on their management fee), helping you make the other 99% of decisions with clarity. Their role is to keep you from making costly mistakes, show you options you may not see, and guide you through changes that will come. With the right partner, you remain the CEO of your financial life, but you gain a coordinated team of specialists to ensure your business runs smoothly.

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