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# RETIREMENT PLANNING

Creating a Roadmap for the Next Stage of Your Life

## PREPARING FOR THE UNPREDICTABLE

You have been diligent in saving for retirement, and soon you hope to reap the rewards. However, retiring has never been more challenging, and without the proper planning, your vision for retirement may never become a reality. That's because of the critical role that the sequence of returns, or the timing in which you receive positive investment returns, plays in the success of your retirement and overall lifetime cash flow. At Yosemite Capital Management, we understand that the main focus of retirement planning now includes cash flow analysis and planning along with portfolio management. We work with you to determine the cash flow you need to support your unique lifestyle for the rest of your life.

## COMMON RETIREMENT QUESTIONS

- ▶ What does "retirement" mean to me?
- ▶ At what age can I retire with confidence that I won't outlive my money?
- ▶ What level of assets do I need to support my desired retirement lifestyle?
- ▶ When and how should I start taking Social Security to maximize benefits?
- ▶ How do I tax-efficiently withdraw money from my retirement accounts?

## ENVISIONING YOUR FUTURE

In your 20s, 30s and 40s, retirement planning is simple. Your goal is to accumulate as much savings in your retirement accounts as possible and build personal wealth through other private assets such as your home, investment properties and business. When you reach your 50s or early 60s, retirement planning becomes more strategic and complex. At this stage of life, it's no longer retirement planning. It's life planning.

Unfortunately, some investment advisors might not have the experience and expertise to do the job. Given the complexity involved, retirement income planning is a specialist's job. It requires an in-depth analysis of your future income and expenses under various market conditions to be confident you will have enough money to last throughout your life.

At Yosemite Capital Management, our retirement planning services start with life planning. We look at the lifestyle you are living today and discuss what you envision for your retirement. We then analyze the cash flow required to support the lifestyle you desire. We run your lifetime retirement income scenario through 500 simulations of the normal and extreme market conditions that could occur during different stages of your retirement. This process allows us to identify potential gaps in your retirement plan and make adjustments until we find the scenarios that potentially work the best for you. In short, we work to find the outcome that offers the strongest probability that your money will outlive you. Our goal is to show you the path that offers an income for retirement that is predictable, increasing and sustainable. That way, you can move forward in the next phase of your life with confidence and peace of mind.

## RETIREMENT PLANNING PROCESS

- 1 — Determine where you are today.
- 2 — Envision how and when you would like to start retirement.
- 3 — Model how your income and expenses are today and how they could change over the next 30-40 years. This is integrated with a balanced retirement portfolio designed to produce the lifetime retirement income you need.
- 4 — Simulate different retirement scenarios, factoring in age at retirement, desired lifestyle, inflation and potential downsizing of your home, etc.
- 5 — Make adjustments to the different options until we find the scenarios that could potentially work the best for you.

To schedule a retirement plan analysis, contact **David M. Jones, MBA, CFP®**, at **714-730-3310** or **djones@yosemitcapital.com**.

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