



PRE-RETIREMENT

The 10-Year Countdown

The ten most important financial moves to make in the decade before retirement, so you arrive prepared, not surprised.

The decade that decides it

Almost everything that determines the quality of your retirement is decided in the ten years before it starts. Ten years out, nearly everything is fixable. Two years out, some of it is not.

THE SHAPE OF THE DECADE

10 – 7 years	Get honest about the number. Build the tax map. Fix concentration while there is time.
6 – 4 years	Stress-test the plan. Solve healthcare. Set the retirement date range.
3 – 1 years	Build the income plan and cash runway. Execute conversions. Finalize Social Security.
Final year	Lock the sequence. Nothing left to improvise.

The ten moves

01 Replace the nest-egg number with an income number

Start from twelve months of real spending, not a rule of thumb. Year-one retirement spending is often higher than working-year spending, not lower.

02 Stress-test against sequence risk

The returns in your first five years matter far more than the thirty-year average. The defense is a cash runway, not a forecast.

03 Map every income source and its start date

Most retirements have a gap period after work income stops and before Social Security begins. That gap is the biggest risk and the biggest tax opportunity.

04 Build the tax map across pre-tax, Roth, and taxable

Most households arrive with nearly everything pre-tax, which means a future of forced, fully taxable withdrawals with limited control.

05 Use the low-bracket window deliberately

This is the single most valuable and most time-limited move in the decade. The window is finite and it does not come back. Conversions must be sized against IRMAA tiers and subsidy cliffs, or a smart move becomes an expensive one.

06 Solve healthcare from your retirement date to 65

Medicare starts at 65, not when you retire. The bridge years are frequently the largest unplanned cost in early retirement.

07 Decide Social Security as a couple

The higher earner's claiming decision sets the survivor benefit for the rest of the second life. That makes it longevity insurance, not a break-even calculation.

08 Right-size debt before income drops

Refinancing and qualifying are easier with W-2 income. Paying off a mortgage from a pre-tax account in one year can generate a very large tax bill.

09 Pressure-test long-term care and the survivor scenario

One Social Security benefit instead of two, a possible pension reduction, and single-filer brackets on similar income. Rarely modeled, always relevant.

10 Consolidate, simplify, and document

Not for convenience. So the plan is executable by someone who is not you.

WHAT THIS GUIDE CAN'T DO

Knowing the ten moves is not the same as knowing which one you should make this year. That depends on your spending, your brackets, your dates, and your accounts. We can usually tell you within one meeting.

BOOK A CONVERSATION

Find out where you actually are

The most useful thing we do in this decade is turn a vague sense of “probably fine” into specific numbers and dates. Sometimes that is reassuring. Sometimes it is not. Either way it is actionable.

The number. What you actually spend, and what your portfolio can support with confidence.

The tax map. Where your dollars sit today and what the withdrawal decade looks like.

The countdown. A year-by-year sequence from today to your retirement date.

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