



A financial advisory practice of Ameriprise Financial Services, LLC

Four Financial Strategies to Ensure Your Money Lasts Throughout Retirement

Preparing for the future is one of the greatest gifts you can give yourself.

Whether you're still a decade or more away from retirement or already enjoying life after work, it's worth asking an important question: Will your financial resources support you for as long as you need them? With people living longer and economic conditions constantly shifting, having a financial plan focused on longevity is essential. Below are strategies that can help you feel confident that your money is positioned to support you throughout your lifetime:

Create a sustainable withdrawal strategy. After years of saving, it's natural to feel excited about using your hard-earned money during retirement. Some retirees are quick to prioritize spending on the retirement dreams and hobbies they planned for, while others hesitate for fear of outliving their savings. A thoughtful withdrawal strategy can help you strike the right balance, allowing you to enjoy your retirement lifestyle today while protecting your financial wellbeing for the years ahead. Your financial advisor can help determine an appropriate withdrawal rate based on your assets, expected expenses and long-term outlook.

Build tax-efficient income streams. Tax efficiency becomes increasingly important as you transition into retirement. A range of investment vehicles—such as Roth IRAs, Roth 401(k)s, Health Savings Accounts, municipal bonds, ETFs and index funds—offer varying degrees of tax advantages in retirement. Maximizing these opportunities can help you keep more of what you earn and stretch your income further. Because the options are diverse and each person's circumstances are unique, an advisor can help you identify which combination best aligns with your goals.

Consider guaranteed income solutions. Having at least one reliable, predictable income source in retirement can provide meaningful peace of mind. Guaranteed income solutions typically offer payments on a regular schedule and are not affected by market downturns. These options may include pensions provided by former employers, annuities purchased through insurance companies and Social Security benefits from the federal government. Understanding which of these solutions are available to you—and how they fit within your broader retirement plan—can help create greater stability and confidence in your long-term cash flow. While these solutions can contribute stability to your cash flow, it's important to understand the associated fees, contract terms and trade-offs before making a decision. Knowing both the benefits and the costs will help you determine how these strategies fit within your broader retirement plan.

Be strategic about Social Security timing. Social Security is often a cornerstone of retirement income and deciding when to begin collecting benefits can have a significant financial impact. While you're eligible to start receiving payments at age 62, benefits increase each year you delay—up to age 70.¹ If you have other income sources to support your early retirement years, waiting may

provide a higher lifetime benefit. Your financial advisor can model different scenarios and help you determine the timing that best supports your personal and financial goals.

Work with a financial advisor. No one wants to reach the later chapters of life feeling financially vulnerable or uncertain about the future. Working with a financial advisor can help you create a plan designed to support longevity, adapt to life changes and inspire confidence that your money continues working for you.

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¹ Social Security Administration: *"Starting Your Retirement Benefits Early"*.
<https://www.ssa.gov/benefits/retirement/planner/agereduction.html>

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