

THE STARKEL WEALTH RETIREMENT BLUEPRINT

7 SIMPLE STEPS TO A CONFIDENT, PEACEFUL RETIREMENT

This guide is for educational purposes only and is not intended as investment, tax, or legal advice. Starkel Wealth Advisors does not provide tax or legal advice. All strategies discussed are general in nature and may not be appropriate for every individual. Consult qualified professionals before making financial decisions.



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INTRODUCTION

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Retirement shouldn't feel uncertain. It should feel prepared, peaceful, and predictable. After helping many individuals and families build lasting wealth, I've learned something important:



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Most people don't retire because they hit a magic number.

They retire because they finally understand their plan.

This Blueprint gives you a simple, clear framework to evaluate whether you're truly ready—financially, emotionally, and practically. No jargon. No confusion. Just the steps that matter.

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This guide is educational only. For personalized guidance, always speak with a qualified tax or legal professional. If you'd like me to run your retirement math personally, you can reach out anytime.

Let's begin.



Step 1 :

Know Your Real Retirement Number

Your “retirement number” isn’t a guess. It’s a formula based on:

1. Your expected annual spending
2. Your guaranteed income (Social Security, pensions)
3. Your investment allocation
4. Your desired lifestyle

A simple rule of thumb:

Most retirees need between 70% and 100% of their working income depending on lifestyle.

But the real question is not “How much do I need?”

The real question is:

“How much income must my investments reliably produce each year?”

That’s your true number. It’s what determines confidence.



STEP 2:

Understand Your Withdrawal Strategy

Saving gets you TO retirement.

Withdrawal strategy gets you THROUGH retirement.

Three common withdrawal approaches:

1. The Guardrail Method
2. Adjust spending slightly depending on market performance.
3. The Bucket System
 - o Short-term bucket: cash + bonds
 - o Mid-term bucket: balanced investments
 - o Long-term bucket: growth portfolio
4. The Income-Focused Approach
5. Build an allocation designed to produce steady, reliable income.



The right strategy depends on your risk tolerance and your goals. A poor withdrawal strategy—not the market itself—is the #1 cause of retiree stress.



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Step 3:

Time Social Security Wisely



Most retirees choose their Social Security age based on emotion—not math.

Key considerations:

- Taking benefits early may reduce lifetime income.
- Delaying benefits increases your monthly payment for life.
- Your spouse's benefit may also be impacted.

Your break-even age, health, and longevity expectations all matter.

This is one of the most important decisions you'll ever make in retirement planning. Make it thoughtfully. Run the math (I can do it for you).



Step 4:

Build a Retirement-Ready Investment Strategy

As you approach or enter retirement, your portfolio should:

- Produce steady income
- Manage volatility
- Protect against inflation
- Support long-term growth
- Align with your risk comfort

Many retirees make one of two mistakes:

Mistake 1: Staying too aggressive

Mistake 2: Becoming too conservative

Retirement is not an “all stocks” or “all cash” season.

It’s a precision season.

You’ve spent years building wealth. Now it must be protected and productive.



Step 5:

Prepare for Taxes in Retirement (Educational Only)

Tax considerations often surprise retirees:

- Social Security can become taxable.
- Required Minimum Distributions can increase your income.
- Withdrawals from certain accounts may have tax implications.
- Your Medicare premiums can rise with higher income.

This is why your withdrawal order matters.

You don't need to be a tax expert.

But you do need to understand how these pieces interact so you can speak confidently with your tax professional.

Starkel Wealth Advisors does not provide tax or legal advice. Always consult a qualified tax professional for specific guidance.

*Your
Timing is
Perfect, Give
Yourself a
Little Time*



Step 6:

Plan for Healthcare and Unexpected Costs

Healthcare is one of the largest expenses in retirement.

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Things to consider:

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- Medicare premiums
- Supplemental coverage
- Out-of-pocket costs
- Long-term care planning
- Unexpected medical events

Our financial planning includes this.

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A great retirement plan isn't just about investment growth —it's about preparing for what life may bring. Healthcare planning gives retirees peace of mind.



Step 7:

Create a Clear Income Plan You Trust



Your plan should answer:

- Where your monthly income comes from
- How much you can safely withdraw
- How your portfolio supports you
- What happens during market volatility
- How long your money is projected to last



Confidence comes from clarity.

When you can look at your plan and say:
“I’m taken care of. My spouse is taken care of.
My future is secure.”
That’s true retirement readiness.



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Final Thoughts

You deserve a retirement built on stability—not guesswork.

If you want help calculating your retirement number, evaluating your withdrawal strategy, or simply getting a second opinion on your portfolio, I'm here to help.

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Fiduciary. Transparent. Personal. Human.

This guide is for educational purposes only and does not provide tax or legal advice.

Consult a qualified professional for specific recommendations.

If you'd like help reviewing your retirement plan or running your numbers, you're welcome to reach out anytime. Starkel Wealth Advisors is here to provide clarity, confidence, and a plan you can trust.



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