

5 Minute Retirement



Income & Risk Guide



Treveri Capital LLC

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Retirement income planning is a critical part of retirement planning. And, managing risk is an essential component of retirement income planning. Here's a simple guide to retirement income and risk.

1. Understanding Retirement Income Sources

Retirement income sources fall into three main categories: Social Security benefits, employer-sponsored retirement plans (such as 401k's, IRA's, or pensions), personal savings, and investments. It's essential to understand the sources of your retirement income and how they work together to provide you with the retirement lifestyle you desire. Always maximize tax sheltered retirement accounts before all others.

2. Assessing Your Retirement Income Needs

To assess your retirement income needs, you'll need to consider your lifestyle, expenses, and desired retirement activities. Some retirement expenses such as healthcare costs may increase as you age. Other expenses may decrease such as commuting costs.

3. Creating a Retirement Income Plan

A retirement income plan should outline how you'll use your retirement income sources to meet your retirement income needs. A well-designed retirement income plan should factor in your expected expenses, expected retirement age, expected lifespan, and expected inflation rates. Ultimately, what are your goals?

4. Managing Risk in Retirement Income Planning

Managing risk is crucial when it comes to retirement income planning. One way to manage risk is to diversify your retirement income sources. For example, instead of relying solely on a single source of retirement income, such as Social Security, you can also have personal savings and investments, which can provide additional retirement income.

Another way to manage risk is to invest your retirement savings in a well-diversified portfolio of stocks, bonds, and other assets. This approach can help reduce the risk of large losses while providing the potential for long-term growth.

5. Protecting Your Retirement Income

Protecting your retirement income is another critical aspect of retirement income planning. One way to protect your retirement income is to purchase insurance, such as long-term care, to cover potential expenses that may arise in retirement.

Another way to protect your retirement income is to create a contingency plan in case unexpected events occur, such as a significant market downturn or unexpected healthcare costs. Having a contingency plan in place can help you stay on track and adjust your retirement income plan as needed. Review your portfolio annually with a professional.

And, if you don't have any of the above, how can you hedge risk?

6. Working with a Financial Advisor

Working with a financial advisor can be a great way to ensure that your retirement income plan is comprehensive, effective, and tailored to your specific needs and goals. A financial advisor can help you navigate the complex world of retirement income planning, help you identify potential risks, and make informed decisions about your retirement income sources and investments.

In conclusion, retirement income planning requires careful consideration of your retirement income sources, expenses, and investment strategies. By understanding your retirement income needs, creating a comprehensive retirement income plan, managing risk, protecting your retirement income, and working with a financial advisor, you can enjoy a comfortable and fulfilling retirement.

Treveri Capital LLC aligns our goals with your goals. Our transparent model is open for your financial needs. Get a free review your financial portfolio today. Book an appointment [HERE](#).

Sincerely,

A handwritten signature in black ink that reads "JEFF MARTINEZ". The letters are stylized and somewhat cursive.

Owner/Financial Advisor

Jeff Martinez, CRPC®

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