Your Retirement Your Priorities

A SMART™ GUIDE TO RETIREMENT PLANNING

Independent • Fee-Only • Fiduciary

RUIZ FINANCIAL GROUP

Your Next Few Years Will Define Your Retirement

You have spent decades saving. The decisions ahead may determine how those savings support the life you have planned.

01 Am I Actually On Track?

02 What Replaces my Paycheck?

03 When Should I Claim Social Security?

04 What If The Market Falls At The Wrong Time?

05 How Much Will Taxes Take?

06 What Happens To The People I Love?

These decisions are connected. A Social Security decision can affect taxes. A withdrawal decision can affect Medicare costs. A market decline can change how and where income should be taken. And the consequences of those decisions can extend to the people you love.

The challenge is not making six separate decisions. It is making them work together.

SHAPING YOUR FUTURE

You've worked hard to build your financial life. Your retirement plan should bring the pieces together.

Retirement is about more than how much you've saved. It's about how your investments, income, taxes, risks, and major financial decisions work together.

We take the time to understand your situation, then build a coordinated strategy around the life you want to live and the decisions ahead.

THE NUMBERS MATTER SO THAT ONE DAY, THEY DON'T HAVE TO.

Saving Got you Here
Retirement Changes the job

Saving for retirement and living from your savings are not the same financial problem.

Retirement creates a different set of decisions.
Understanding this shift is the first step to a plan that works.

Before Retirement

You are building.

Adding to Accounts

You are adding money to your accounts.

Time + Contributions

A difficult market may have time to recover while contributions continue.

Wages Drive Income

Taxes may be driven largely by wages.

Employer Benefits

Employer benefits may provide much of your healthcare coverage.

The Transition

In Retirement

You are living from what you've built.

Money begins to Leave

Money may begin leaving those accounts to support your lifestyle.

Withdrawals + Markets

A difficult market can feel different when withdrawals are already underway.

Income Decisions

Withdrawal decisions can shape where taxable income comes from.

Healthcare Planning

Healthcare coverage and costs become part of the retirement plan.

YOU BUILT THE ASSETS
NOW IT TAKES A PLAN TO MAKE THEM LAST.

WILL YOUR MONEY LAST AS LONG AS RETIREMENT DOES?

THE ANSWER DEPENDS ON MORE THAN HOW MUCH YOU HAVE SAVED

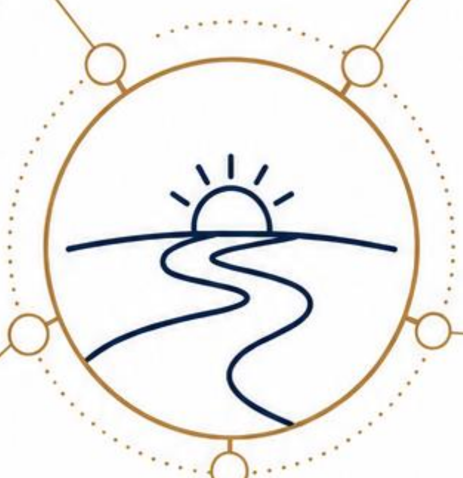
A retirement portfolio may need to support decades of spending. Its longevity can depend on how much you need from it, how many years it must support, when difficult markets occur, and how much flexibility exists along the way.

HOW MUCH YOU NEED FROM THE PORTFOLIO

How much you withdraw relative to the assets available can affect the pressure placed on the portfolio over time.

HOW LONG RETIREMENT LASTS

A longer retirement means the same pool of savings may need to support more years of income and spending.



WHEN DIFFICULT MARKETS ARRIVE

Taking withdrawals during a market decline can place added pressure on a portfolio because assets may be sold while values are lower.

HOW FLEXIBLE THE PLAN CAN BE

The ability to adjust spending, delay a larger purchase, or use another income source may change how much needs to come from investments in a given period.

OTHER INCOME CHANGES THE PICTURE

Social Security, pensions, and other recurring income can affect how much of your lifestyle needs to be funded from portfolio withdrawals.

RETIREMENT READINESS DEPENDS ON HOW THE NUMBERS WORK TOGETHER OVER TIME.

The question deserves more than a single projection.

A Structured Way to Make Complex Decisions

Our SMART™ Planning framework helps organize the decisions that shape your financial life.

S — **Study your Situation**
Understand where you stand, what matters most, and the decisions ahead.

M — **Manage Risk**
Identify the exposures that could disrupt the progress you have already made.

A — **Align your Financial Life**
Coordinate investments, income, taxes, estate considerations, and other financial decisions around your priorities.

R — **Reevaluate and Refine**
Revisit the strategy as your life, markets, and financial circumstances change.

T — **Tax-Aware Decisions**
Consider the tax impact of today's decisions so you can keep more of what you earn.

NO SINGLE DECISION
TELLS THE WHOLE STORY.

THE NUMBERS DO NOT TELL THE WHOLE STORY

Two people can be the same age and have the same amount saved, yet have very different lives to plan around.

AGE 60 | **$1.5 MILLION SAVED**

HOUSEHOLD A

- Wants to retire at 62
- Pension will provide income
- Still supporting an adult child
- Much of their wealth is in employer stock
- Concerned healthcare costs could disrupt the plan

HOUSEHOLD B

- Plans to work until 67
- No pension income
- Owns a rental property
- Wants to give during retirement
- Concerned about what will remain for family

THE SAME NUMBERS CAN LEAD TO DIFFERENT PLANNING PRIORITIES.

Hypothetical examples for illustrative purposes only.

YOUR PAYCHECK STOPS.
YOUR EXPENSES DO NOT.

Retirement changes where your income comes from.
The need to fund your lifestyle does not go away.

PORTFOLIO WITHDRAWALS

Withdrawals from savings and investment accounts can be coordinated with your other income sources.

SOCIAL SECURITY

When you claim can affect how much you need from other income sources—and when.

RETIREMENT PAYCHECK

PENSIONS + OTHER INCOME

Pensions, annuity income, business income, and other recurring sources can reduce how much needs to come from portfolio withdrawals.

CASH NEEDS

Regular spending, larger purchases, and unexpected expenses can change how much income is needed and when.

THE LIFE YOU'RE FUNDING

A RETIREMENT PAYCHECK HAS TO BE BUILT.

Your retirement income could come from several sources.

That mix can change as retirement unfolds.

WHERE YOUR RETIREMENT INCOME COMES FROM CAN AFFECT YOUR TAXES

For many successful households, taxes may be one of the largest expenses they face over a lifetime. That is why tax planning should look beyond this year's return and consider how today's decisions may shape taxes throughout retirement.

TAXABLE ACCOUNTS

Selling investments may create taxable gains or losses depending on what is sold, its tax basis, and how long it has been held.

TAX-DEFERRED ACCOUNTS

Withdrawals from traditional IRAs and many employer retirement plans are generally included in taxable income.

ROTH ACCOUNTS

Qualified Roth distributions are generally not included in federal taxable income.

THE ORDER CAN MATTER

The sequence of withdrawals across account types can affect when and how income is taxed over time.

REQUIRED WITHDRAWALS MAY ENTER THE PICTURE

Required minimum distributions may eventually create taxable income from traditional IRAs and certain retirement plans, even when those funds are not needed for current spending.

INCOME CAN REACH BEYOND THE TAX RETURN

Higher income can increase certain Medicare premiums, so a withdrawal decision can affect more than the tax bill itself.

A WITHDRAWAL DECISION IS ALSO A TAX DECISION.

MEDICARE DOES NOT MEAN HEALTHCARE IS FREE

Healthcare costs are part of your retirement income plan—
not a separate conversation.

Healthcare Planning in Retirement

COVERAGE BEFORE MEDICARE

Retiring before Medicare begins can mean replacing employer coverage for a period of time.

MEDICARE STILL HAS COSTS

Premiums, deductibles, copays, prescriptions, and services not fully covered by Medicare can remain part of the retirement budget. Later-life care needs may require separate planning.

INCOME CAN AFFECT PREMIUMS

Higher income can increase certain Medicare premiums, connecting withdrawal and tax decisions to healthcare costs.

SPOUSES MAY HAVE DIFFERENT TIMELINES

Different ages, retirement dates, and employer benefits can leave one spouse on Medicare while the other still needs employer or individual coverage.

Future care needs can affect spending, housing decisions,
family responsibilities, and the assets available for a spouse or legacy.

DEVELOP A PLAN FOR HEALTHCARE BEFORE THE PAYCHECK AND BENEFITS STOP.

When You Claim Social Security Matters

The goal is not to default to a particular claiming age. It is to choose the timing that works with your income needs, portfolio withdrawals, tax picture, and the people your decision may affect.

Claim Early

As early as age 62

- Income begins sooner.
- The monthly benefit is permanently reduced.
- Other assets may not need to provide as much income immediately.

Claim at Full Retirement Age

Based on your year of birth

- Receive your unreduced retirement benefit.
- Balance earlier income against a larger future payment.
- Coordinate the timing with pensions, work income, and portfolio withdrawals.

Delay for a Larger Benefit

Up to age 70

- The monthly benefit increases while claiming is delayed.
- More income may need to come from other sources first.
- A larger benefit may provide more later-life or survivor income.

How We Help You Evaluate the Decision

Compare the Tradeoffs

We illustrate how claiming at different ages may affect income now and later.

Coordinate Income Sources

We evaluate Social Security alongside pensions, portfolio withdrawals, work income, and other resources.

Consider Taxes and Medicare

We examine how the timing of income may affect taxes and certain Medicare premiums.

Plan for Both Spouses

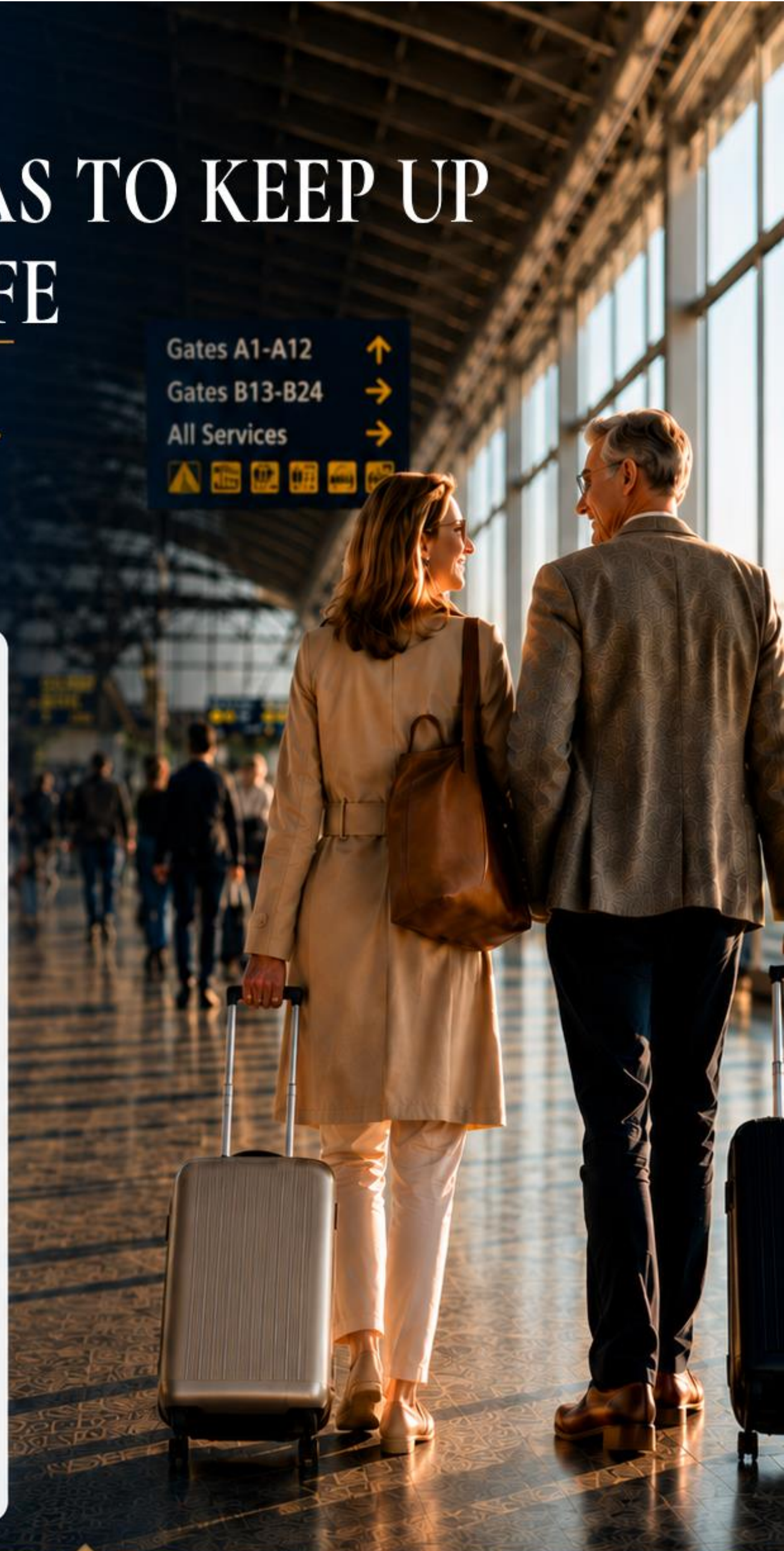
We consider individual benefits, survivor income, longevity, and the household's broader retirement plan.

We do not treat Social Security as a stand-alone election. We help you evaluate the choices within the context of your complete retirement plan.

SOCIAL SECURITY SHOULD FIT YOUR RETIREMENT PLAN — NOT THE OTHER WAY AROUND.

YOUR PLAN HAS TO KEEP UP WITH YOUR LIFE

Retirement may last for decades. The plan you begin with should be able to evolve with you.



YOUR LIFE CHANGES

Family needs shift. Health can change. Priorities evolve. New opportunities arise.

THE FINANCIAL LANDSCAPE CHANGES

Markets move. Tax laws change. Interest rates shift. New decisions emerge.

THE QUESTIONS CHANGE

The decisions that matter today may not be the ones that deserve attention five or ten years from now.

A PLAN BUILT FOR REAL LIFE NEEDS ROOM FOR CHANGE.

Who is Helping You Make These Decisions?

Good retirement decisions require more than information. They require guidance that connects the pieces.

Anthony Ruiz, CFP®, CPWA®, MBA
Founder & Principal Wealth Strategist

Ruiz Financial Group is an independent, fee-only fiduciary wealth management firm. We help individuals and families approaching retirement coordinate decisions across income, taxes, investments, risk, and estate considerations.

Our role is to help you understand how those decisions connect, identify what deserves attention now, and build a plan for what comes next.

A Structured Process, Built Around You

Phase 1
Discovery + Alignment

Start with a conversation, data gathering, and a clear understanding of your goals, priorities, and concerns.

Phase 2
Analysis + Strategy Development

Review the details, analyze the moving parts, and build a coordinated plan using our SMART™ Planning framework.

Phase 3
Risk Management + Estate Planning

Identify key exposures, review beneficiary and estate-planning considerations, and coordinate the next steps.

Phase 4
Ongoing Partnership

Continue with regular reviews and planning conversations as life, decisions, and priorities evolve.

A CLEAR PROCESS MAKES IT EASIER TO SEE WHAT DESERVES ATTENTION NEXT.

If How a Financial Advisor Is Paid Does Not Matter to You, It Probably Should

How an advisor is paid can shape incentives—and incentives can influence advice.

Who Pays the Advisor?

Our clients pay us directly for the financial planning and investment-management services we provide.

Is Compensation Tied to a Product?

We do not receive commissions, referral fees, or compensation tied to the products or investments we recommend.

What is the Advice Built Around?

The advice begins with your goals, circumstances, and financial decisions—not with a product to sell.

Ruiz Financial Group is an independent, fee-only fiduciary wealth management firm. Our clients pay us for financial planning and investment management—not for product sales.

Independent • Fee-Only • Fiduciary

We act as a fiduciary throughout our advisory relationship—not only during selected transactions or conversations.

WHEN COMPENSATION IS NOT TIED TO PRODUCT SALES, ADVICE CAN START WITH YOU.

WHAT COMES NEXT STARTS WITH A CONVERSATION

NO PRESSURE • NO OBLIGATION • JUST A CONVERSATION

The first conversation is simply about where you stand, what is on your mind, and whether our approach may be a good fit.

SCAN TO SCHEDULE A CONSULTATION

You do not need to have every question answered before reaching out.

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