

THE NEXT CHAPTER STARTS HERE

A step-by-step guide to preparing for
retirement with clarity and confidence.

BY MOMENTUM WEALTH MANAGEMENT



Retirement is one of life's biggest transitions.

And the truth is, **most people don't feel ready for it** - even if they've saved diligently or planned for years. That's why the final stretch before retirement is so important. The five years leading up to it give you a window to **make adjustments, close gaps, and align your future with the life you've worked hard to build.**

At Momentum Wealth, we've walked this path with hundreds of families.

We've seen what can go wrong when planning is left too late - and what can go incredibly right when people take the time to get organized, ask the right questions, and make smart decisions with support by their side.

This guide was created to help you do exactly that.

Inside, you'll find practical steps to help you:

- Organize your finances and map out future income
- Identify gaps in healthcare or long-term care planning
- Review your legal documents and protect what you've built
- Try out your retirement lifestyle - and adjust before it's permanent
- Prepare emotionally and socially for life after work



Retirement shouldn't be a leap into the unknown. It should feel like a confident step forward. Use this guide to make sure you're moving toward the future with clarity and momentum.

STEP ONE

GET CLEAR ON YOUR RETIREMENT VISION

Before you build the plan, define the life.

A successful retirement isn't just about having enough money. **It's about knowing what you want your life to look like** - and making decisions that move you closer to it.

Take time to write it down. Talk it through with your spouse or partner. Compare visions and align expectations. You might be surprised by what comes up - and how helpful it is to see your ideas in black and white.

Use this moment to:

- Define your ideal retirement lifestyle - location, pace, priorities
- Explore what brings you energy: travel, hobbies, volunteering, or downtime
- Align with your spouse or partner on shared dreams and must-haves
- Capture 3-5 personal goals to anchor your financial planning

// VISION NOTES //

STEP TWO

TAKE INVENTORY OF YOUR FINANCIAL LIFE

Know what you have. Know what you owe.

Before you can plan where you're going, you need a clear view of where you stand. That means **organizing all your accounts, understanding your spending, and tackling debt now - not later.**

Start by gathering everything:

- Retirement accounts, including old 401(k)s and IRAs
- Investment and savings accounts
- Any outstanding debts, especially high-interest credit cards
- Your current monthly spending, broken into broad categories

This isn't about being perfect - it's about being prepared. A full financial inventory helps you build a retirement plan that's grounded in real numbers, not rough estimates.



STEP THREE

CREATE A WITHDRAWAL & INCOME STRATEGY

How will you pay yourself in retirement?

You've spent your whole life saving. Now the question becomes: **how do you turn those savings into reliable income that lasts?**

This is one of the most important - and most overlooked - parts of retirement planning.

Here's what to think about:

- **List all your income sources** - Social Security, pensions, annuities, and investments
- **Decide what to draw from first** - The order matters. Some accounts are taxed differently than others
- **Make your plan flexible** - Life changes. The market changes. A good plan can adjust without throwing everything off

And taxes? They're a big piece of the puzzle. When and how you take money out can affect what you owe - especially once required minimum distributions (RMDs) kick in.

It can feel complicated. That's okay. **This is where guidance matters.** A thoughtful withdrawal plan gives you the freedom to spend confidently - without the fear of running out.

STEP FOUR

PLAN FOR HEALTHCARE COSTS

Good health shouldn't come with financial surprises.

Healthcare is one of the biggest - and most unpredictable - expenses in retirement. And if you're not prepared, it can quickly become a source of stress.

Here's what to consider:

- **Medicare basics** - Medicare generally becomes your primary coverage at age 65, unless you're still covered by a large employer plan. You'll need to understand Parts A (hospital), B (doctor visits), and D (prescriptions), and choose between Medigap or Medicare Advantage for added coverage.
- **Early retirement coverage** - If you retire before 65, have a plan to bridge the gap with COBRA, private insurance, or your spouse's plan.
- **Long-term care** - More than half of retirees will need it. And costs can exceed \$100,000 per year. Explore whether long-term care insurance or a hybrid policy fits your plan.

The average 65-year-old will spend about \$165,000 on healthcare in retirement. That number's real - but it's manageable with a plan.

STEP FIVE

REVIEW YOUR INVESTMENTS

Your portfolio should match your plan - not just your age.

As retirement approaches, it's common to hear that you should get more conservative with your investments. **But that's not always the right move.**

At Momentum Wealth, we believe your portfolio should reflect your goals, your time horizon, and your ability to stay invested when the market gets choppy. For some, that means reducing risk. For others, it means maintaining growth to keep pace with inflation over decades of retirement.

Here's what matters most:

- **Review your asset allocation** and make sure it supports your long-term plan.
- **Focus on total return**, not just income - dividends and interest matter, but don't lose sight of overall performance.
- **Maintain a cash buffer** - Holding 1 to 2 years of expenses in cash or short-term bonds can sometimes protect your portfolio from early-retirement market dips.

This helps guard against *sequence-of-returns risk*, where early losses and withdrawals combine to erode your savings. A thoughtful, flexible investment strategy gives you more confidence and more choices.

STEP SIX

GET YOUR LEGAL DOCUMENTS IN ORDER

Protect what you've built and make your wishes known.

Estate planning isn't just for the wealthy. It's for anyone who wants to make life easier for the people they care about.

Here's what to review:

- Your **will** - Make sure it reflects your current wishes
- **Powers of Attorney** - Appoint someone you trust for financial and medical decisions
- **Health directive** - Clarify your medical preferences
- **Beneficiaries** - These override your will on retirement accounts and insurance policies
- **Document access** - Make sure someone you trust knows where to find everything

This isn't about expecting the worst - it's about avoiding confusion and making things clearer when your family needs it most.

STEP SEVEN

TEST DRIVE YOUR RETIREMENT BUDGET

Try it before you live it.

The best way to know if your retirement budget will work? **Practice living on it now.**

For 3 to 6 months, try living off your projected retirement income. Track what you spend - and be sure to include things like:

- Travel
- Healthcare
- Car repairs
- Property taxes
- Seasonal costs

You may uncover gaps or patterns you didn't expect. Better to find those now - while you still have time to adjust - than after the paychecks have stopped.



STEP EIGHT

PREPARE EMOTIONALLY & SOCIALY

Because retirement is more than a financial shift.

Many retirees are surprised by how emotional this transition can be. Work often provides structure, identity, and community - and stepping away from that can feel like a loss, even if you're excited about what's next.

Here's how to prepare:

- **Explore passions and hobbies** - Know what energizes you
- **Build relationships outside of work** - Community matters
- **Talk with your family** - A new routine affects everyone

The most fulfilling retirements aren't just well-funded - they're well-lived. Make time to invest in what brings you purpose and connection.

// PASSIONS & HOBBIES //



Don't Wing This. Work With A Pro.

A checklist is a great start - but a real plan goes deeper.

You've thought through some of the most important pieces of your retirement. That's a big step. But turning this checklist into a coordinated strategy? **That's where we come in.**

Here's how we help:

- Maximize your **Social Security and withdrawal strategy**
- Navigate key decisions around **Medicare and long-term care**
- Spot **tax traps** and plan for **Roth conversion opportunities**
- Stress test your plan under different market or inflation scenarios
- Catch **blind spots** most DIY plans miss

At Momentum Wealth, **we believe in real partnership.** No sales pitch. No guesswork. Just a plan that reflects your life, your goals, and your next chapter.

LET'S BUILD YOUR RETIREMENT GAME PLAN. TOGETHER.

You've started the work - now let's bring it all together.

Retirement should feel exciting, not overwhelming. Whether you're five years out or just starting to think seriously about what's next, we're here to help you move forward with clarity and confidence.

Schedule your **free introductory chat** today. We're happy to chat virtually or in-person at our Downtown Columbus office - your choice.

WE'RE AVAILABLE

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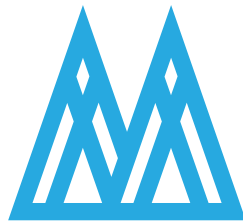
LET'S GET ORGANIZED

Planning for retirement isn't just about ideas - it's about putting those ideas on paper. The following worksheets will help you get organized so you can make clearer decisions and move forward with confidence.



SPENDING SNAPSHOT

CATEGORY	MONTHLY ESTIMATE	NOTES
HOUSING		
FOOD & GROCERIES		
TRANSPORTATION		
HEALTHCARE		
TRAVEL & LEISURE		
MISCELLANEOUS		
TOTAL	\$	



M O M E N T U M

W E A L T H M A N A G E M E N T

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