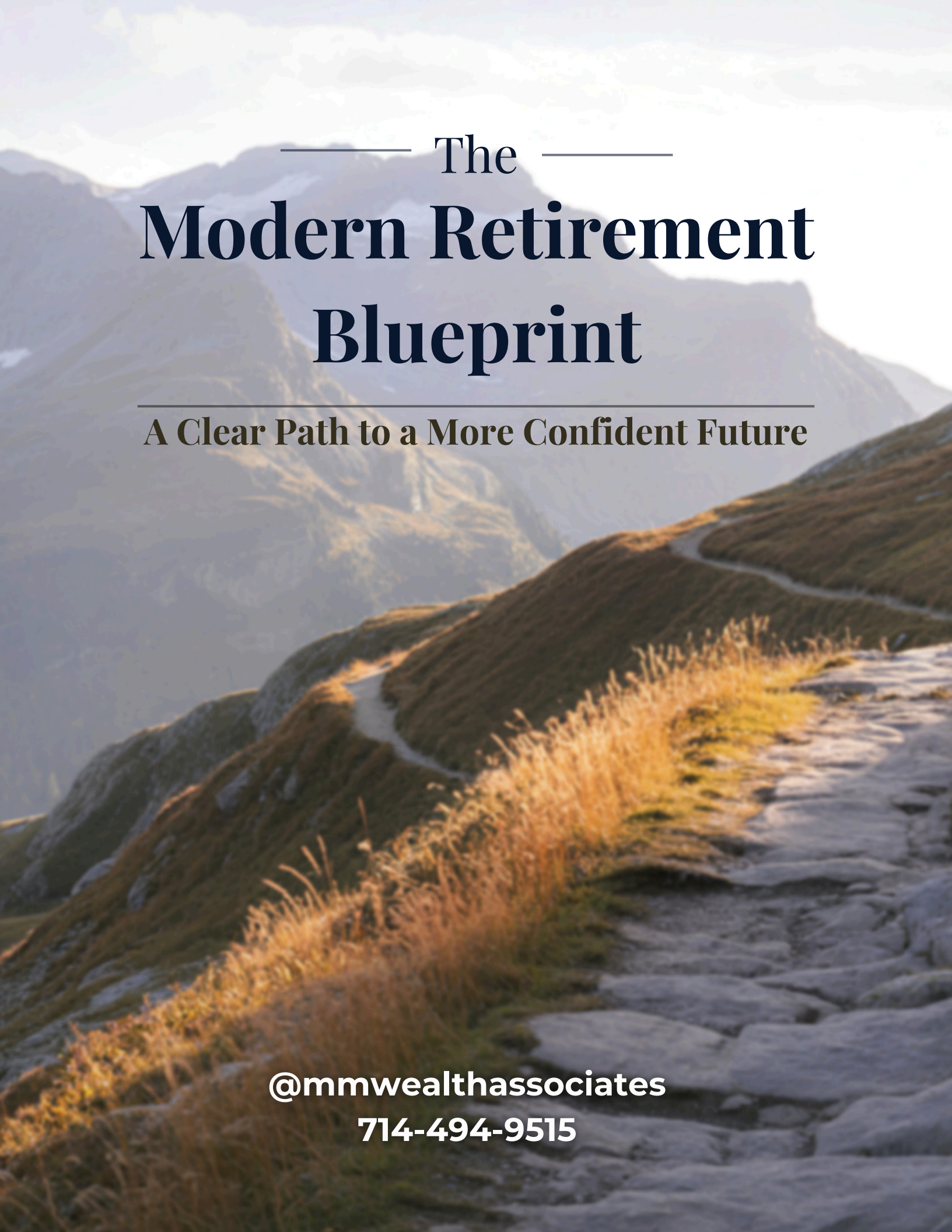




— The —

Modern Retirement Blueprint

A Clear Path to a More Confident Future

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RETIREMENT SHOULD FEEL SECURE, NOT UNCERTAIN

We meet people every day who work hard, save consistently, and do their best to make responsible financial decisions. Even with all that effort, retirement still feels uncertain. Markets shift without warning, taxes change from one administration to the next, and the rules rarely stay the same long enough to feel confident.

Not-so-fun stat:

Most people do not realize that the top 25% of income earners beginning at roughly \$85,000, pay close to 90% of all income taxes.

This reality explains why so many families feel financially stretched even when they are doing everything they believe is right. Traditional retirement advice focuses on saving but rarely addresses protection. It emphasizes growth but often overlooks stability. It encourages tax deferred accounts but does not explain the long term cost of future taxation, especially for households already carrying most of the tax burden.

You deserve a strategy that works in the real world. A strategy that protects your money from market volatility, grows your wealth without unnecessary risk, and builds tax free income you can rely on.

This guide will show you how to build a retirement plan that feels clear, resilient, and truly designed for today's challenges.

DISCLOSURES

We have to share this with you, so bear with us for a moment. This guide is here to help you understand the big ideas behind building a stronger, more confident retirement plan. It's educational, not personal advice. Everyone's situation is different, and the strategies we talk about may or may not be the right fit for you.

Before you make any decisions about taxes, investments, or retirement income, it's important to talk with a qualified professional who understands your goals and your full financial picture. Tax laws change, markets move, and your personal circumstances matter.

Any examples in this guide are just that, examples. They're here to help you visualize how things work, not to predict results or recommend specific products. Past performance never guarantees future outcomes, and nothing here should be taken as a promise or a projection.

Our goal is simple. We want you to feel informed, confident, and empowered as you think about your future. Thanks for sticking with us through the fine print.

THE HIDDEN RISKS MOST PEOPLE NEVER SEE

Most people plan for retirement by focusing on how much they can save. What they rarely see are the risks that quietly shape their financial future. These risks are not dramatic or obvious, but they influence everything from long-term growth to income stability. Understanding them is the first step toward building a retirement strategy that can adapt to any market environment.

 Market Volatility	 Sequence of Returns	 Future Tax Rates
Markets rise and fall in cycles, often without warning. Sudden downturns can reduce account values at the worst possible time, especially for those nearing retirement.	The order in which your investment returns occur matters. Losses early in retirement can permanently reduce your income, even if the market recovers later.	Tax rates are not fixed. With most of the tax burden already carried by everyday earners, future increases could significantly reduce retirement income from tax-deferred accounts.

These risks are not meant to instill fear but rather create clarity. When you understand the forces working against your retirement, you can build a strategy that protects your income, preserves your lifestyle, and gives you confidence in every market environment.

YOUR FINANCIAL BASELINE

Before you can build a strong retirement plan, you need a clear understanding of where you stand today. Most people have a general idea of their accounts and investments, but very few have a complete picture of how everything works together. Your financial baseline gives you that clarity. It shows your strengths, your gaps, and the opportunities you may not realize you have.

Why Your Baseline Matters	What We Look For
Your baseline is more than a list of accounts. It is a snapshot of your financial life. It reveals how much risk you are taking, how much protection you have, and how prepared you are for unexpected changes in the market or tax environment. When you understand your baseline, you can make decisions with confidence instead of guessing.	We help you identify the key components of your financial picture. This includes your market-based investments, your guaranteed assets, your cash reserves, and your tax exposure. Each category plays a different role in your retirement strategy, and understanding the balance between them is essential for long-term stability.

Your Current Financial Snapshot

Market-Based Investments

Individual Stocks..... \$ _____
Mutual Funds / ETFs..... \$ _____
401k & Employer Plans (in stocks/mutual funds)..... \$ _____
Traditional/SEP/Roth IRA (in stocks/mutual funds)..... \$ _____
Variable Life / Variable Annuities / RILA..... \$ _____

Fixed and Guaranteed Assets

Bonds..... \$ _____
Fixed/Indexed Annuities..... \$ _____
Cash Value Life Insurance (WL, IUL, GUL)..... \$ _____
401k & IRAs (in bonds/fixed annuity allocations)..... \$ _____
Employer Pensions & Defined Benefit Plans..... \$ _____

Liquid & Cash Reserves

Money Market Accounts / CDs / HYSA..... \$ _____
Savings / Cash Reserves..... \$ _____

Alternative & Non-Traditional Assets

Real Estate..... \$ _____
Private Equity..... \$ _____
Precious Metals & Commodities..... \$ _____

Your Risk and Allocation Overview

Adding Up Your Portfolio Value

Market-Based Investments.....	\$	_____
Fixed and Guaranteed Assets.....	\$	_____
Liquid & Cash Reserves.....	\$	_____
Total Portfolio Value.....	\$	_____

Calculating Your Allocation Percentages

Use this formula:

$(Category\ Value / Total\ Portfolio\ Value) \times 100 = \underline{\quad xyz \quad} \%$

Market-Based Investments.....	(	_____	/	_____	) x 100 =	_____ %
Fixed and Guaranteed Assets.....	(	_____	/	_____	) x 100 =	_____ %
Liquid & Cash Reserves.....	(	_____	/	_____	) x 100 =	_____ %

A Common Scenario We See Every Day:

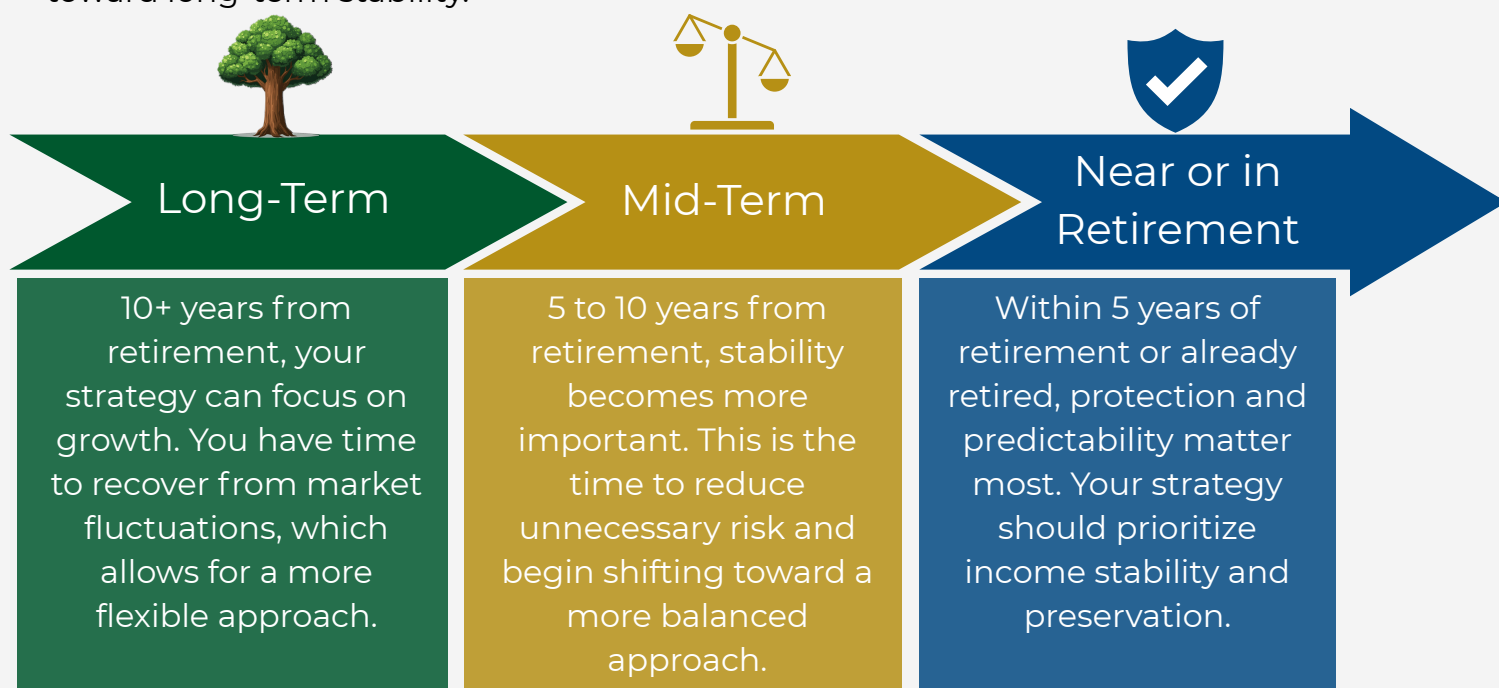
Many households feel financially stable because they have a couple of retirement accounts, a modest emergency fund, and a mortgage they are steadily paying down. Once everything is organized into a clear baseline, they often discover that most of their assets are exposed to market volatility or future taxation.

A structured baseline helps reveal these blind spots and creates a clearer path toward long-term stability.

Once you understand your financial baseline, you can begin aligning your strategy with your retirement timeline. This is where clarity becomes direction, and direction becomes confidence.

TIME HORIZON AND STRATEGY ALIGNMENT

Your retirement strategy should reflect how close you are to needing your money. A strong plan does not rely on guessing what the market will do next. It aligns your investments with your timeline so you can grow your wealth when you have time and protect it when you do not. This approach reduces stress and creates a smoother path toward long-term stability.



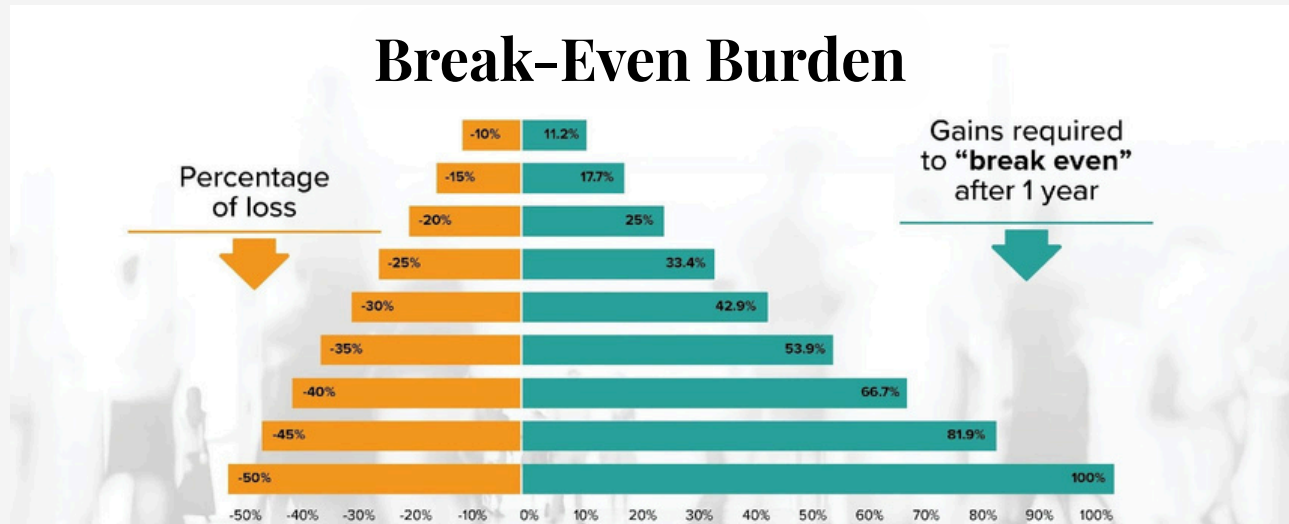
How Timeline Impacts Strategy:

A couple in their early 50s came to us with a plan to retire in 7 years. Their accounts were still positioned for aggressive growth, which had served them well in earlier decades. As they moved closer to retirement, that same approach exposed them to unnecessary risk. By realigning their strategy to match their timeline, they reduced volatility, protected future income, and gained far more confidence about the years ahead.

When your strategy matches your timeline, you gain clarity and control. You no longer rely on market timing or guesswork. Instead, you follow a structured approach that supports your goals at every stage of your retirement journey.

ALIGNMENT OVER VOLATILITY

Although volatility gets most of the attention, it isn't the main threat to a retirement plan, it's **misalignment**. This is when your strategy doesn't match your timeline, your risk tolerance, or goals. Hence, normal market movements can feel overwhelming when your plan isn't built around your life.



“Break-Even Burden” chart shows the mathematical imbalance between losses and recovery. A small decline may be manageable, but deeper losses require exponentially larger gains to return to your starting point.

A Better Way to Think About Risk

The market is designed for growth. Retirement is designed for stability, predictability, and longevity. Those two systems don't always move together. When your strategy is aligned with your goals and your stage of life, volatility becomes background noise instead of a source of stress.

A Practical Perspective:

Two people can experience the same market year very differently depending on their timeline. Someone retiring soon may feel pressure during a downturn, while someone with decades ahead may not. Alignment ensures your strategy reflects your reality, not someone else's.

The goal isn't to eliminate volatility. The goal is to build a plan that behaves the way your life requires. When your strategy is aligned with your purpose, you gain clarity, confidence, and a smoother path forward.



NOTE FROM THE AUTHORS

Thank you for taking the time to read our guide. Retirement planning can feel complex, but my hope is that these pages help you feel a little more confident and a little more prepared for the road ahead. We're grateful you're here.

Want to know if we can help? Don't hesitate to reach out, we got you covered!

-Michael Henry CRC
-Matthew Wu CRC



Scan to Get Started

ALIGNMENT OVER VOLATILITY

Volatility gets most of the attention, but it isn't the real threat to a retirement plan. The deeper risk is **misalignment**, when your strategy doesn't match your timeline, your comfort level, or the purpose of your money. Even normal market movement can feel overwhelming when your plan isn't built around your life.

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TAX-FREE ARCHITECTURE

Taxes shape more of retirement than most people realize. The rules are complicated, the brackets shift, and the impact on income can be significant. The good news is that you have more control than you think. A thoughtful tax-diversified plan gives you flexibility in the years ahead and helps you avoid surprises that can erode your income.

When you blend tax-deferred and tax-free strategies with intention, you create a retirement that feels more stable and far more predictable.

Why Tax Diversification Matters

Many retirees rely almost entirely on tax-deferred accounts. Every withdrawal increases their taxable income, which can raise Medicare premiums, increase the taxation of Social Security, and push them into higher brackets at the exact moment they are trying to simplify life.

Tax diversification gives you options. It allows you to choose where your income comes from each year so you can manage your tax exposure instead of being controlled by it.



The goal is not to move everything into tax-free accounts. The goal is balance. With the right mix and the right timing, you can reduce lifetime taxes, protect your income from future rate increases, and create a retirement plan that feels intentional rather than reactive.



Brian C, Digital Marketing Company Owner and CEO

My wife and I are a couple of years away from retirement, and Matthew and Michael have been wonderful to work with these past 2-3 years. I just wish we had found them 10 years ago. If you're getting close to retirement or just looking to the future, talk to these guys. You won't be disappointed and it can't hurt to talk to them.

Hear what one of our clients has shared about his experience working with our company.

Roth Conversions: Timing Is Everything

Roth conversions allow you to reposition money from tax-deferred to tax-free. The key is timing. Converting during lower-income years or before required minimum distributions begin can reduce your lifetime tax burden. It's not about converting everything. It's about converting strategically.

Layering Accounts for Control

When you have both tax-deferred and tax-free accounts, you gain the ability to choose where your income comes from each year. This helps you manage your taxable income, avoid unnecessary bracket jumps, and reduce the impact on Social Security and Medicare costs.

The Retirement Tax Trap

Many retirees assume their taxes will go down. But withdrawals from tax-deferred accounts, combined with Social Security and other income, can push them into higher brackets. This can trigger unexpected taxes and reduce the efficiency of their entire plan. Tax diversification helps avoid that trap.

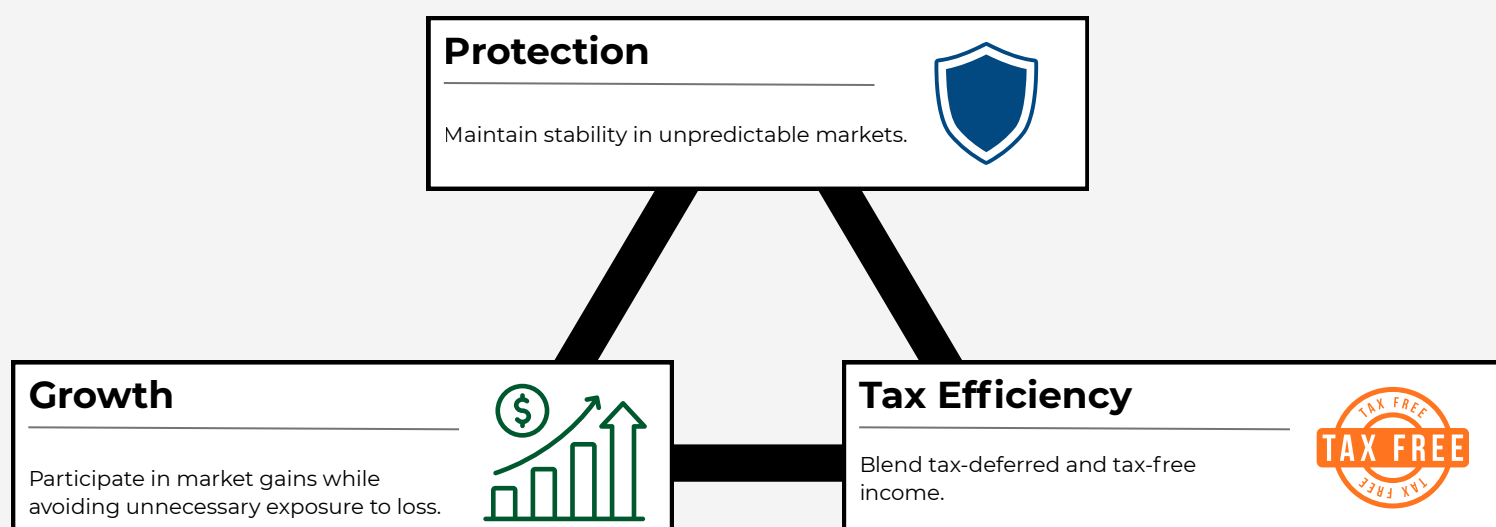
A Real-World Scenario:

A couple retires at 65 with a mix of tax-deferred and tax-free accounts. By converting a portion of their IRA to Roth before age 73, they reduce future required distributions and keep their Medicare premiums lower. Their Social Security remains mostly untaxed, and their overall tax bill is thousands less over time.

Tax-free planning is not a product. It's a strategy. When you build a retirement income plan that gives you control over how and when your money is taxed, you create a smoother, more confident experience. The goal is not perfection. The goal is flexibility

MODERN RETIREMENT BLUEPRINT

A strong retirement plan is more than a collection of accounts. It is a structure that supports your life, your goals, and the way you want to experience the years ahead. The Modern Retirement Blueprint brings together growth, protection, and tax efficiency in a way that feels clear and intentional. When these elements work together, you gain a plan that behaves the way your life requires.



Integrated for Growth, Stability, and Tax Control

Another not-so-fun fact from EBRI

3 out of 5 Americans worry they won't have enough money to retire, and only 12% of retirees feel confident they'll have enough money to live comfortably.

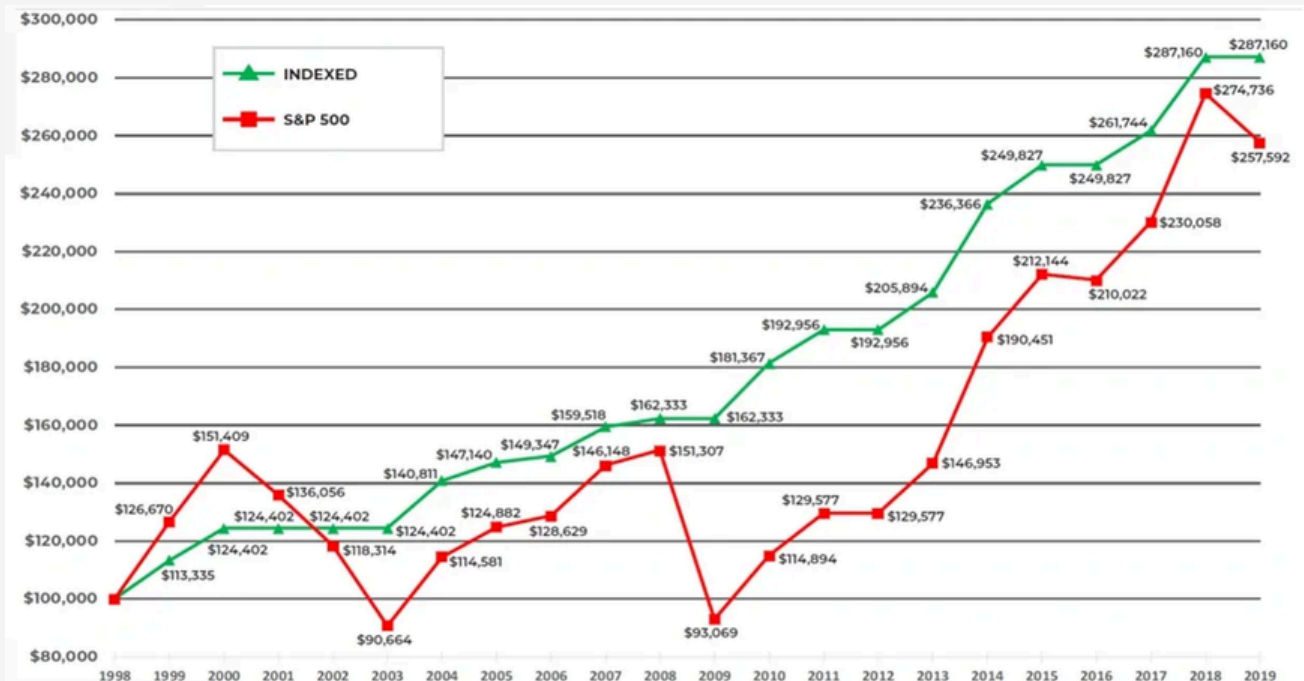
A modern retirement is built on clarity. When your growth strategy, your protection strategy, and your tax strategy work together, you gain a plan that feels steady and predictable. This blueprint is designed to help you move forward with confidence, knowing that your retirement has a clear direction and a strong foundation.

GROWTH WITHOUT CHAOS

Most people want growth without the stress of watching their accounts rise and fall with every market swing. Indexing offers a modern approach that allows you to participate in market growth without exposing your savings to full market risk. It is not about beating the market. It is about creating steady, reliable progress that supports long-term stability.

How Indexing Works

Indexing links your growth to the performance of a market index, such as the S&P 500, without placing your money directly in the market. When the index rises, you earn interest based on that performance. When the index falls, your account is protected from loss. This creates a smoother experience that avoids the emotional roller coaster of traditional investing.



Why This Matters

When your account is protected from market losses, you avoid the setbacks that can delay retirement or reduce long-term income. Instead of recovering from downturns, your money continues moving forward. This creates a more predictable path and reduces the stress that often comes with traditional investing.



From Skeptic to Fan

I was intrigued by M&M's videos so I decided to reach out for more information. I was skeptical at first because I was reaching out to someone that I discovered by social media advertising in a sense. I thought that they were just going to sell me a bill of goods. Once I got on the first zoom meeting with him it made me completely at ease.

I had a ton of questions that he was able to answer and he was very knowledgeable in the areas of retirement planning. We discussed my personal goals and ideas for what I wanted and he provided the insight into which avenues I could take. I didn't feel any pressure to go with a certain product or strategy. 2 years later and I'm happy with the decision and glad I reached out to Michael and his company.

Recently have been in touch with him again to pursue some additional strategies. I highly recommend.

~Michael P. 2025

The Floor: Your Safety Net

The floor is the level of protection built into your strategy. When the market drops, your account does not lose value. This is what keeps your retirement plan stable during unpredictable times.

The Cap: Your Growth Range

The cap sets the maximum amount of interest you can earn in a given period. It keeps the strategy balanced and sustainable while still allowing you to benefit from strong market years.

Crediting: How You Earn Interest

Crediting determines how your interest is calculated based on the index's performance. It is designed to give you consistent, long-term growth without exposing your savings to full market risk.

A Realistic Outcome:

During a year when the market rises sharply, an indexed strategy may earn a portion of that growth up to the cap. In a year when the market drops, the floor protects your account from loss. Over time, this combination creates a smoother, more predictable pattern of growth that supports long-term retirement planning.

Indexing is not about chasing the highest returns. It is about creating a stable foundation that grows steadily and protects your future. When combined with the right timeline and strategy, it becomes one of the most reliable tools for long-term retirement planning.

THE ROADMAP

A strong retirement plan doesn't come together all at once. It's built step by step, with clarity at each stage. This roadmap is designed to help you move forward with confidence, knowing exactly what to expect and how the process works. There is no pressure and no rush. The goal is simply to help you make informed decisions that support the life you want to live.

Step 1: Discovery

A short conversation to understand your goals, your concerns, and what you want your retirement to feel like. This is where we get clear on what matters most to you.



Step 2: Analysis

A deeper look at your current strategy. We review your accounts, your tax exposure, and your long-term income needs. The goal is to identify opportunities, reduce risks, and bring clarity to the big picture.

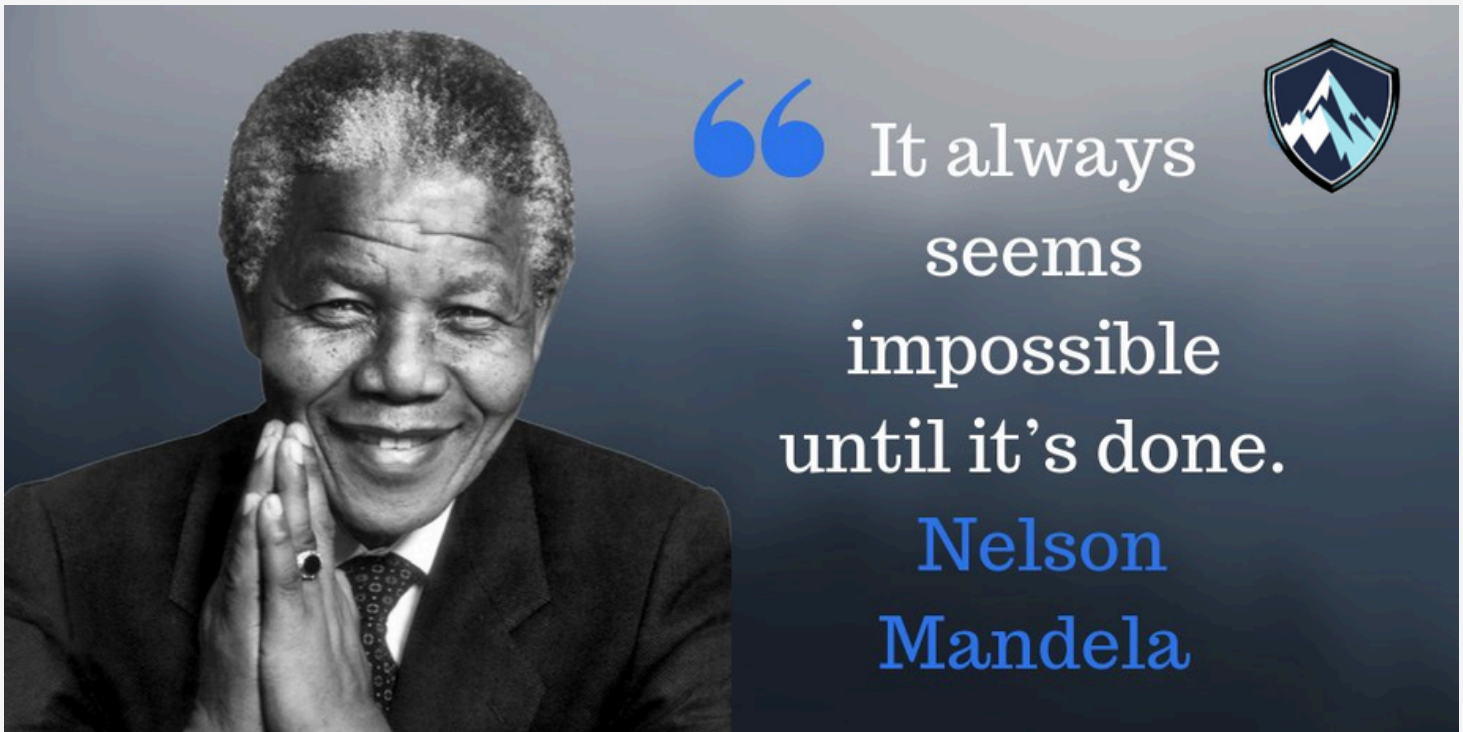


Step 3: Blueprint

A personalized plan that outlines your growth strategy, your protection strategy, and your tax strategy. This is where everything comes together in a way that feels simple, intentional, and aligned with your goals.

You deserve a retirement plan that feels clear and manageable. Whether you are just getting started or refining what you already have, this roadmap is designed to help you move forward with confidence and purpose. When you are ready, we're here to help you take the next step.

THE INVITATION



You've taken the time to understand the core pieces of a modern retirement plan. You've explored how growth, protection, and tax strategy work together, and you've seen how clarity can replace uncertainty. Now you're ready to take the next step, this is what a *Retirement Strategy Session* with us would look like:

What It Is

- A focused, one-on-one conversation where we understand your goals, identify your current strategy, and point out opportunities available to you.

What You'll Get

- A clear understanding of where you stand today and a personalized blueprint for moving forward with confidence.

What It Costs

- There is no cost for this session. It's simply a chance to get clarity and explore your options.

"We believe your retirement should feel intentional, not unpredictable, and that's totally achievable. You just need a plan and a strategy that supports your future and we're here to help you take that next step. Your journey matters to us, and it would be our privilege to be part of it." Michael Henry

Schedule Your Retirement Strategy Session

Let's make sure your retirement plan is clear and aligned with your goals. Scan the QR code below to book your free session at a time that works for you.



Scan to Get Started



Scan with your
phone camera



Choose your date
and time

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