

Retirement Income Strategy Summary

Date: [Insert Date]

To: [Recipient's Name]

From: [Your Name]

Subject: Summary of Retirement Income Strategy

Dear [Recipient's Name],

As you approach retirement, it is essential to have a comprehensive strategy for your income. Below is a summary of your personalized retirement income plan:

1. Income Sources

- Social Security Benefits: \$[amount] per month
- Pension Income: \$[amount] per month
- Investment Income: \$[amount] per month

2. Withdrawal Strategy

It is recommended to withdraw from your retirement accounts based on the following plan:

- Traditional IRA: \$[amount] annually
- Roth IRA: \$[amount] annually
- Brokerage Account: \$[amount] as needed

3. Tax Considerations

Your strategy will also consider tax implications, optimizing withdrawals to minimize tax exposure.

4. Future Adjustments

Regular reviews will be scheduled to adjust for changes in income needs, market conditions, and tax laws.

Please feel free to reach out if you have any questions or would like to discuss this strategy in more detail.

Sincerely,

[Your Name]

[Your Position]

[Your Contact Information]