



**Rational Wealth
Solutions**

VALUED CLIENT CASE STUDIES

**SPENDING
RETIREMENT
SAVINGS
SOMETIMES
DOESN'T
FEEL SO
GOOD.**



The head of a large non-profit was nearing retirement and realized the seriousness of the moment. He really wanted to be clear on their financial future and was willing to keep working full time if needed. However, for some personal reasons, retirement at the end of the year was the desire for both him and his wife.

I assisted in building their financial plan to include the future goals they had, including regular travel to see their three kids spread around the country. I tested and stressed the plan to illustrate whatever “what if” scenarios that worried them in addition to some they had not considered. I felt confident I had addressed their concerns, but a year into retirement, the clients expressed signs of worry about the markets even though the markets were near all-time highs at the time.

This led to a discussion about how market moves can feel very different post retirement. I asked the clients “what if you could reach your financial goals but negate some of the risk of the market crashing your plan?”. The clients wanted to hear more, so I proposed some options for their consideration – 1) a plan with no extra guaranteed lifetime income (Social Security was their only guaranteed income source); 2) a plan with some additional lifetime income from fixed annuities; and 3) a plan that included guaranteed lifetime income from fixed annuities to help to cover most of their monthly income needs.

The clients asked a lot of questions, and I was able to help them understand the pros and cons of each plan. In the end, I helped the clients identify a path forward with guaranteed income to help reduce future worry about markets along with what is projected by our financial planning software to be a higher probability of success!

Important Disclaimers:

These case studies are provided for educational and illustrative purposes only. They represent specific client scenarios, but they are general in nature. The client circumstances, planning solutions, and results are based on specific facts tied to unique client situations at a specific point in time. They are created with the benefit of hindsight and are meant to provide a general overview of our process, methodology and services, they are not a guarantee of any future results as favorable results cannot be guaranteed even in a similar scenario.

Please understand that forecasts, estimates and projections used in many planning scenarios are inherently speculative as they are based on assumptions which may involve known and unknown risks and uncertainties. Future results may differ materially, compared to what is discussed herein, due to market and economic conditions, client circumstances, and other factors.

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