APPROACHING RETIREMENT IS LIKE DRIVING INTO A FOG BANK

When I was seventeen, I worked as a summer camp counselor in Wisconsin. One night, a friend and I borrowed another counselor's car to grab dinner on our night off. The road was quiet, the windows were down, and life was simple — until, out of nowhere, we hit a wall of fog.

I did what any teenager would do - flipped on the high beams. BAD IDEA! The light bounced off the mist, and now I couldn't see anything. We crept forward, white-knuckled, hoping not to land in a ditch.

That was the first and only time I've driven through a real fog bank. Decades later, after helping people plan for retirement, I've realized: retirement feels a lot like that moment.

You can be a great driver, but when visibility disappears, instinct and preparation matter more than horsepower.

THE FOG ROLLS IN AROUND 60

For most of your career, the road ahead is clear. You're earning, saving, investing. Retirement sits comfortably on the horizon.

Then suddenly, you're in your late 50s or early 60s — and the visibility drops. The paycheck is about to stop, the markets look unpredictable, and new questions appear out of the mist:

- How much can we safely spend?
- Will our income really last 30 years?
- What happens if the market drops right after I retire?
- And what exactly will we do with all this time?

The uncertainty creeps in like fog. And while you're squinting ahead, the financial industry is confidently staring in the rear-view mirror.

THE PROBLEM WITH THE REAR-VIEW

When conditions get hazy, Wall Street's advice is usually, "Stay the course. Don't panic. We've seen this before."

They point to historical data: "Markets recover." "Over time, you'll be fine." And yes — in the long run the markets have always recovered. But if you're sixty-five, "in the long run" may sound more like a punchline than a plan.

You're not investing for the next hundred years. You're trying to live a good life for the next twenty or thirty. And that requires clarity now — not just averages from the past.

THE MONTE CARLO MIRAGE

Next comes the industry's favorite gadget: the Monte Carlo simulation.

It sounds scientific — thousands of market scenarios, all modeled to tell you - "You have a 92% probability of success."

Comforting, right? Except that it's based entirely on how markets behaved in the past. Monte Carlo models assume tomorrow looks like yesterday. But the world has changed:

- Interest rates and inflation swing wildly.
- People live longer (and healthcare costs more).
- Markets now move at the speed of headlines.

The simulation can't predict when you'll decide to retire early, help a child buy a home, or encounter a bear market in your first retirement year. So yes, it's math — but it's math with blind spots. It's like trying to navigate that foggy Wisconsin road using last summer's sunshine photos.

WHAT WORKS WHEN VISIBILITY IS POOR

Here's what I learned that night: in a fog bank, you don't slam the brakes or floor the gas, and you definitely don't turn on the high beams.

- Slow down.
- Focus on what you can see.
- Keep your hands steady.

That's how retirement planning works too. Don't overreact to headlines, but don't assume everything will go perfectly. Adjust your speed to current conditions and zero in on what you can control.

That's where the wisdom is —
not in prediction, but in preparation.

THE TROUBLE WITH "RULES OF THUMB"

The industry loves tidy formulas:

"Withdraw 4% a year."
"You'll need 70% of your income."

But no one lives an average life. Retire at the wrong time — like in 2000 or 2008 — and those averages won't comfort you.

Real life unfolds in sequences, not spreadsheets. The goal isn't to hit a perfect number — it's to build a plan that can adapt.

Because while you can't control the fog, you can control your speed, your steering, and your lights.

FIVE THINGS YOU *CAN* SEE

You don't need to see all the way to age 95. You just need enough clarity to make your next confident move.

1. Your Income Floor

The steady part of your plan — Social Security, pensions, annuities, or interest from safe investments. This is your "stay on the road" money.

2. Your Flexible Spending Zone

Above your essentials sits your "fun money": travel, hobbies, upgrades. Let it breathe with market conditions — a little more when skies are clear, a little less when foggy.

3. Your Reserves

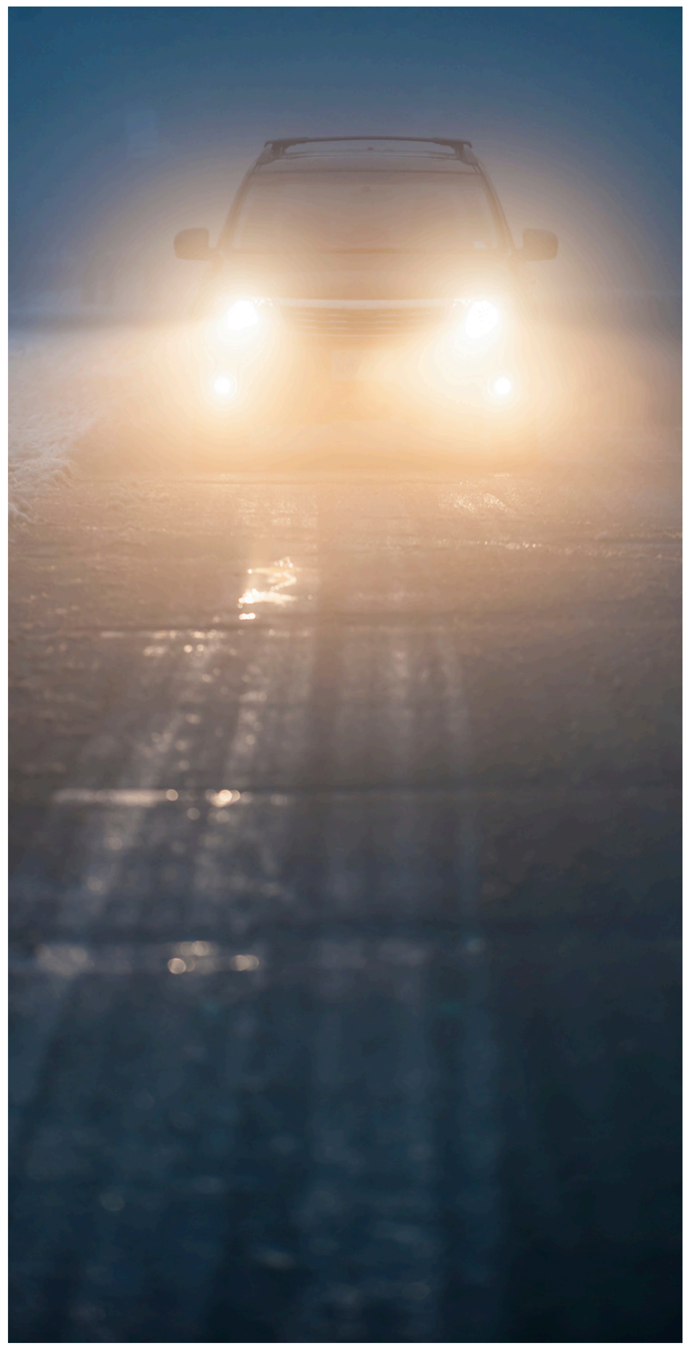
In fog, you leave extra distance between cars. Financially, that means keeping a few years of spending in safer, liquid assets so you're not forced to sell investments during a market downturn.

4. Your Contingency Plan

You can't predict every curve — health events, long-term care, family needs — but you can plan "if this, then that." That's calm-weather wisdom.

5. Your Purpose and Pace

Retirement isn't just a math problem; it's a lifestyle shift. What will give your days structure, meaning, or joy? A solid portfolio won't fill an empty calendar.



LOW-BEAM PLANNING

Our industry loves high-beam planning — bright charts, complex models, and jargon. But those bright lights can blind you.

What works better is what we call low-beam planning: practical, flexible, and human.

- Focus on clarity, not prediction.
- Use language you understand.
- Build plans that bend but don't break.

Confidence doesn't come from a 93% Monte Carlo score. It comes from knowing that, even if the weather changes, your plan still works.

SO WHAT'S THE POINT?

Retirement is one of life's biggest transitions. It's exciting, but also a little disorienting. You're shifting from accumulation to distribution, from working life to what's next. That's the fog.

The goal isn't to eliminate uncertainty — it's to move through it calmly, with a plan that works even when visibility is low.

Because eventually, the fog always lifts. And when it does, you'll be glad you stayed steady, instead of slamming the brakes or trusting the rear-view mirror.

You kept your low beams on, your hands steady, and your eyes on what matters most: living the next chapter of life with clarity, confidence, and maybe a little laughter along the way.

That night in Wisconsin, we made it back to camp safely. The fog lifted, the road reappeared, and my friend and I laughed with the relief only teenagers can feel.

I didn't know it then, but that short drive was a perfect lesson for retirement:
You can't control the fog — only how you drive through it.

And when it comes to your financial future, that's exactly what we help people do.

Please contact our office to learn more about preparing for retirement.

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