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From “Magic Number” to
Real Plan

Financial headlines often promote a single target—commonly \$1 million—as the benchmark for retirement readiness. While attention-grabbing, such figures oversimplify a complex question.

Retirement needs vary significantly. Cost of living differs by geography. Spending patterns are personal. Retirement ages range widely. Income sources such as Social Security, pensions, rental income, or part-time work materially affect required savings. A single number cannot capture these variables.

A more useful question is: How much after-tax income will sustain your desired lifestyle, and how will your assets support it?

Building a retirement roadmap typically begins with defining timing and lifestyle expectations. When would you like to retire or reduce work? What will your spending look like? From there, projected expenses are estimated in today's dollars and adjusted for inflation. Expected income sources are identified, including Social Security claiming strategies and other guaranteed income streams.

Next comes evaluation of savings and asset allocation. Retirement accounts, taxable investments, and other holdings are analyzed to determine whether contribution rates and investment structure align with future income needs. Projections are then run using reasonable planning assumptions for inflation, investment returns, and longevity. Alternative scenarios—earlier retirement, reduced savings, market underperformance—are also modeled to stress-test the plan.

The result is not merely a target balance. It is a structured roadmap connecting present decisions to future income.

Regular reviews are particularly important between ages 35 and 55. During this window, time remains on your side. Adjustments to savings rates, asset

allocation, or retirement timing can meaningfully improve outcomes. Tax law changes, Social Security updates, and shifting market conditions may also warrant recalibration.

In today's environment, higher bond yields may enhance income opportunities compared to the prior decade. At the same time, inflation risk reinforces the importance of maintaining exposure to growth assets. A written plan helps distinguish between short-term market volatility and long-term strategy.

Retirement planning should reduce uncertainty, not create it. A personalized roadmap replaces intimidation with clarity and control.

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