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10 Questions for a Successful Retirement:
A Guide for the Retiree

Date: September 29, 2026

Presenter: Maria Kersey, CFP®
Location: NEGFOA Conference

1. What Does Retirement Mean to You?

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What Will You Do?

Take time to reflect — you decide what your retirement looks like.

Time With Family

Hobbies/ Leisure

Travel

Volunteer or Work Part Time

2. When Will You Retire?

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Benefits of Work, Even Part Time

Financial

Health

Mental Sharpness

Social Bonds With Colleagues

Source: Journal of Occupational Health Psychology

The Unexpected Can Happen

29%

Health Problems

10%

Forced To Retire or Lack of Work

16%

Care for Family Member(s)

Source: The Federal Reserve Board 2023 Survey of Household Economics and Decision-making (SHED) Report on the Economic Well-Being of U.S. Households – May 2024

3. Where Will You Live?

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Emotional and Economic Factors

Climate

Close to Family

Cost of Living (including taxes)

Health Care Quality, Proximity

Source: Journal of Occupational Health Psychology

4. How Much Will You Spend?

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Rule of Thumb — You'll Need:

80% | of your pre-retirement income

- Maintain your standard of living, savings, and certain taxes
- Some will need more, some less

Source: www.aarp.org/retirement/planning-for-retirement/info-2020/how-much-money-do-you-need-to-retire

Know Your Spending Needs and Wants

Compare

NOW → IN RETIREMENT

What will change?

The more you know now, the more prepared you'll be later.

Wild Cards

Your Life Span — living into your 90s and beyond

Inflation — even a low rate still adds up

Taxes — can’t predict life or Congress

Health and Long-Term Care — unpredictable

Plan for different possibilities.

MissionSquare does not offer specific tax, insurance, or legal advice. Please contact a tax or legal professional in your state regarding your specific situation

5. Where Will the Money Come From?

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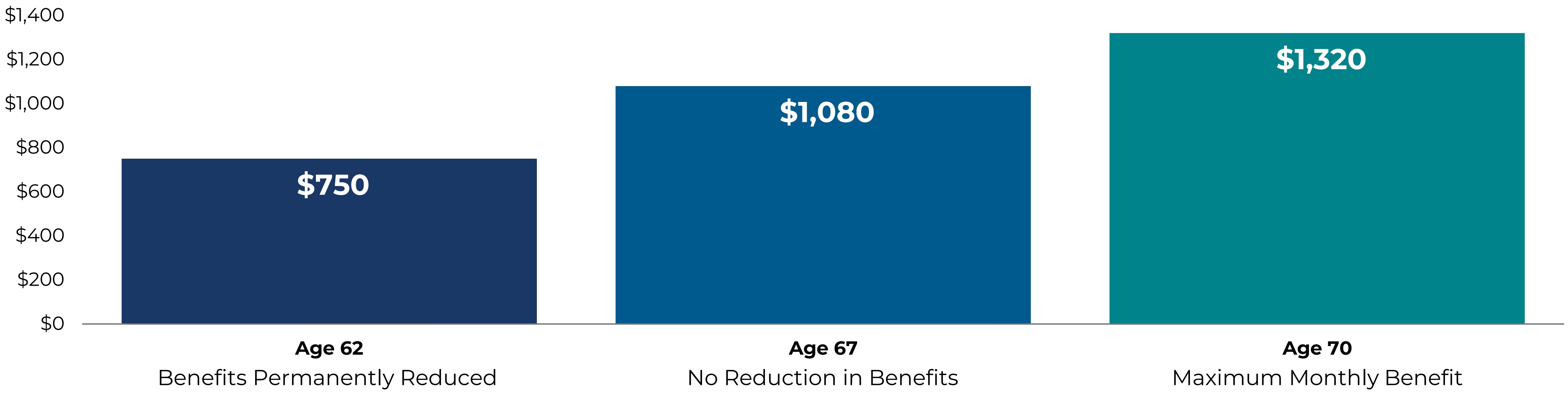
Pension

- At what age(s)?
- How much?
- Inflation adjustments?
- Surviving spouse?

Get the facts — contact your benefits office.

When You Claim Social Security Matters



Access your account online. Know if you'll get less due to noncovered employment.

Social Security Decisions

- Compare all your options before you decide
- If married, explore how to maximize potential benefits over both your lifetimes

Will Your Savings Be Enough?

Get a Projection

Calculator

Advice Service

Financial Plan

Then review it with a professional.

If You Haven't Saved Enough

Save More

Spend Less

Delay Retirement

Earn Income During Retirement

Housing — Downsize, Rent Out, Look Into a Reverse Mortgage

Control what you can while you can.

Save More with Flexible Contributions

2026 Contribution Limits — 457(b) Plan

$24,500 Normal contribution limit	$24,500 Normal contribution limit	$24,500 Normal contribution limit
+	+	+
$24,500 **Pre-retirement catch-up***	$8,000 **Age 50 or over** (as of year-end)	$11,250 **Age 60-63 catch-up**
$49,000	**$32,500**	**$35,750**

*During each of the three years prior to the year you reach your normal retirement age, as defined in the plan and based on the extent to which maximum contributions were not made in previous years.

Note: Pre-Retirement and Age 50 catch-up provisions cannot be combined in the same plan year. Starting in 2026, if you earned over $150,000 in FICA wages in the prior year, your age 50+ or age 60-63 catch-up contributions to your employer-sponsored retirement plan must be Roth contributions (if your plan allows), which are made with after-tax dollars

Save More

2025 Contribution Limits — IRA

$7,500

Normal
contribution limit

+

$1,100

Age 50 or over
(as of year-end)

=

$8,600

6. How Will You Turn Your Savings Into Income?

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Meet Your Essential Expenses

ESSENTIAL EXPENSES

Could Fill the Gap With
ANNUITY INCOME

PENSION + SOCIAL SECURITY INCOME

Income no matter how long you live or how the markets perform.

Note: Guarantees are based on the financial strength and claims-paying ability of the issuing insurer.

Buckets

Divide your investments based on **when** you'll need the money.

Lower-Risk Investments	Higher-Risk Investments
Money Needed **NEXT 3-5 YEARS**	Money Needed **LONGER TERM**

4% Rule

$100,000 in Assets

YEAR 1

YEAR 2

Withdraw **$4,000**
(4% of assets)

Maintain Balanced Portfolio
3% INFLATION

Withdraw **$4,120**
(increase withdrawal amount by inflation)

Now the 3% or 3.5% rule? Flexibility is key.

Flexibility Matters

Adjust withdrawals based on **recent** investment performance.

YEAR 1

YEAR 2

YEAR 3

Take **LESS** due to poor **YEAR 1** investment performance.

Past performance is not indicative of future results.

7. How Will You Invest Your Savings?

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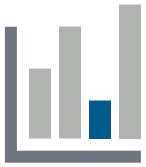
The Big Risk

What if you retire here?



Taking withdrawals would lock in those losses.

The Balancing Act Continues

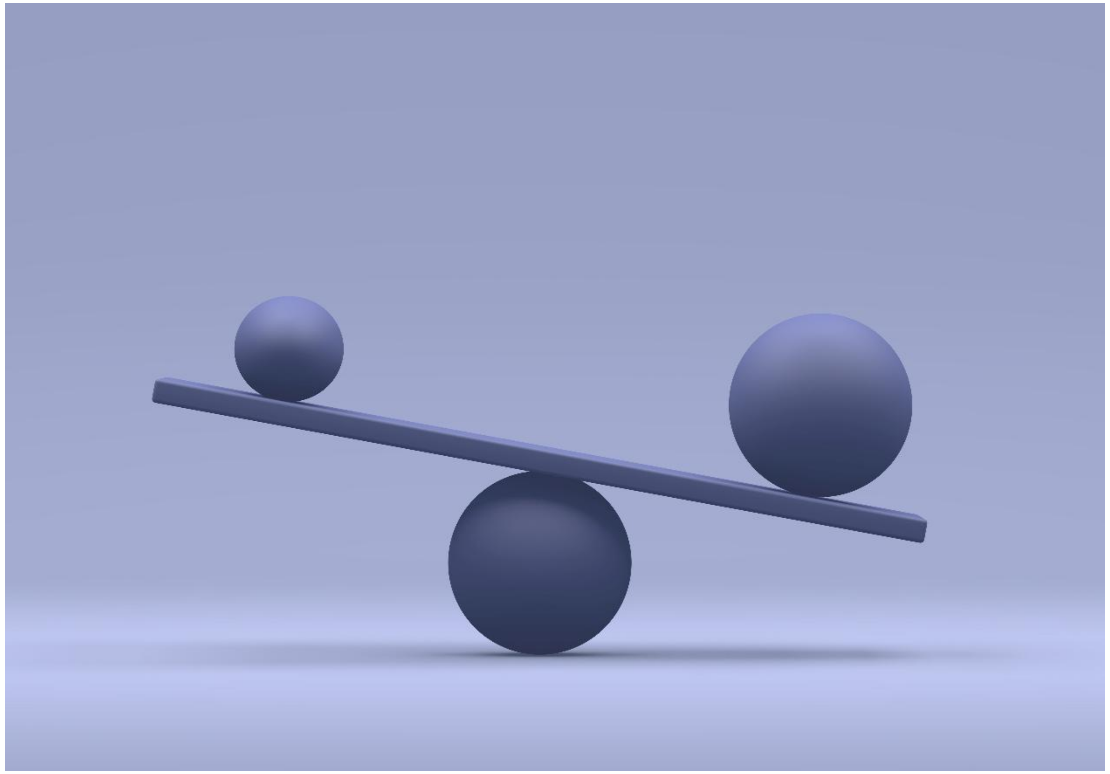
Consider Taking **Lower Risk**

- Less time to recover

But You Still Need **Some Risk**

- Inflation
- Long retirement

A no-stock portfolio **increases** the chance you'll run out of money.



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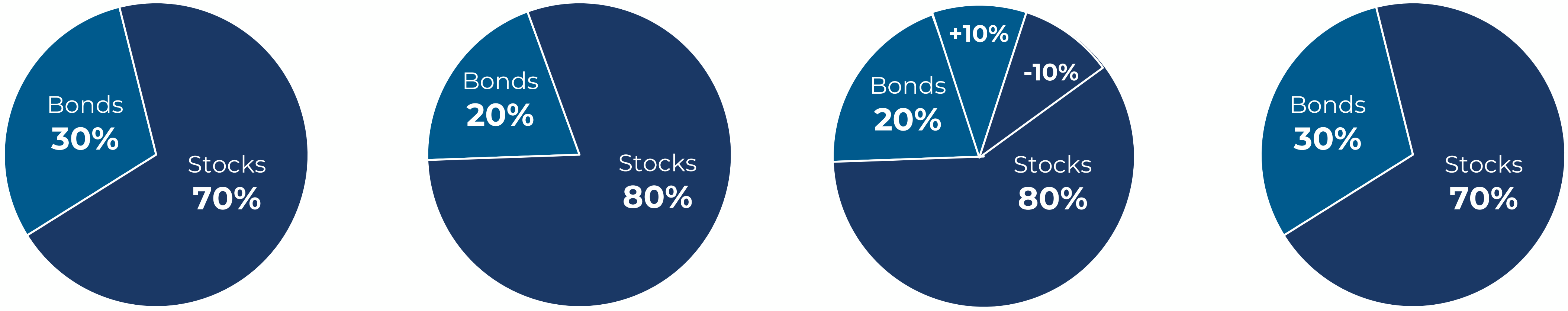
Rebalance To Manage Risk

Periodically adjust your investments to maintain a target level of risk that makes sense for you.



Start of Year 1 | End of Year 1 | Rebalance End of Year 1 | Start of Year 2

8. How Will You Manage Your Taxes?

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Income Is Taxed at Different Rates

2026 Tax Rates

	SINGLE FILERS	MARRIED FILING JOINTLY
Tax rate of...	Applies to each $ of applicable income...	
10%	$0 to $12,400	$0 to $24,800
12%	$12,400 to $50,400	$24,800 to $100,800
22%	$50,400 to $105,700	$100,800 to $211,400
24%	$105,700 to $201,775	$211,400 to $403,550
32%	$201,775 to $256,225	$403,550 to $512,450
35%	$256,225 to $640,600	$512,450 to $768,700
37%	$640,600 or more	$768,700 or more

Taxable income
all your income is subject to tax, minus deductions and exemptions.

When making financial decisions, consider consequences of being bumped into higher brackets.

Source: IRS.gov

MissionSquare does not offer specific tax, insurance, or legal advice. Please contact a tax or legal professional in your state regarding your specific situation

Diversify Your Taxes

Owning **differently taxed** assets can help you optimize your tax bill.

YEAR 1	YEAR 2	YEAR 3
Ordinary Income	Tax-Free	Capital Gains

Ability to withdraw **a mix** from each, based on your specific situation.

Consult a tax professional in your state to assist with your specific situation.

9. How Will You Plan Your Estate?

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Estate Planning Is for Everyone

- Ensure your assets go to whom you want and when.
- Clearly communicate your wishes to minimize stress.
- Protect and control assets in case you become incapacitated.

Consult a qualified estate planning professional in your state to assist with your specific situation.

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Key Estate Planning Docs

- Beneficiary designations
- Medical power of attorney and living will
- Will
- Trusts
- Financial power of attorney

Some of these may be essential, while others may not be needed.

10. Who Will Guide You?

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Get the Help You Need

- Insurance
- Retirement Plans, Investments
- Taxes
- Cash Flow
- Housing
- Estate Planning

A Financial Professional Can Help You

- Set goals
- Weigh options
- Set and follow systems
- Manage emotions

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