

PARACLETE
WEALTH PARTNERS

Retirement & Distribution Strategy

HOW WILL YOUR WEALTH SUPPORT YOUR LIFE?

Building Wealth Was the Beginning

For most of your working life, the objective is relatively straightforward. ***You earned, saved. Invested, and accumulated.***

Then as retirement approaches, it changes the equation.

The question is no longer simply how much you have accumulated. It becomes how those assets will work together to provide income, manage taxes, withstand changing markets and support the life you spent decades preparing for.

That transition from accumulation to distribution is one of the most important financial shifts you will ever make.



Retirement Changes the Rules

A portfolio that worked well while you were accumulating wealth may not be designed for the day you begin depending on it.

Withdrawals introduce new variables. Market losses can become more consequential when they occur early in retirement. Required distributions can affect your tax picture. Social Security decisions can influence lifetime income.

Roth conversions can create opportunities in some years and unintended consequences if not done carefully.

Even the order in which you use different assets can matter.

This is why we believe retirement planning should go beyond merely choosing investments or reaching an arbitrary savings number.

The goal is to create a coordinated distribution strategy that answers a much more important question.

> **How do we turn everything you have built into the life you built it for?**

Your Wealth Should Work Together

Many families arrive at retirement with a collection of financial accounts and strategies accumulated over decades.

A 401(k) or TSP perhaps. IRAs. Brokerage accounts. Social Security. Pensions. Rental Income. Life Insurance. Annuities. Cash. Business interests. Perhaps Roth accounts or other tax advantaged assets.

Each may serve a purpose.



The problem is that they were not necessarily designed to work together.

> ***At Paraclete Wealth Partners, we look at the entire financial picture and begin organizing those pieces around the job each one needs to perform.***

Some assets may be positioned for long term growth. Others may provide liquidity. Some may be used to create reliable retirement income. Others may be positioned for future generations.

The objective is not to force every client into the same formula.

It is to give every dollar a purpose and the right job to do.



The Order Matters

One of the most overlooked decisions in retirement is not simply what you own, but when and how you use it.

Drawing from one account before another can change the taxes you pay.

Claiming Social Security earlier or later can change the income available throughout retirement. Taking distributions during a significant market decline can have very different consequences than taking them during periods of growth.

That is why distribution planning is an ongoing process rather than a one time calculation.

Our team evaluates how income sources, investments and tax characteristics interact

over time. We can model different distribution sequences, Social Security strategies and Roth conversion opportunities to help clients make informed decisions about where retirement income comes from and when.

The goal is not simply generating income. It is creating an intelligent sequence for using wealth.

Taxes Should Be Part of the Conversation



Retirement accounts are not all taxed the same way.

Some assets may eventually be distributed as taxable income. Others may receive different tax treatment. Certain accounts may create required distributions later in life. Changes in income can also affect Social Security taxation and other areas of a retirement plan.

For that reason, we believe taxes should be considered before retirement income decisions are made, not simply calculated afterward.

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Working alongside a client's tax professionals when appropriate, we help evaluate opportunities to improve the tax characteristics of retirement over time.

That may include thoughtful Roth conversion strategies, the timing of distributions and

the coordination of taxable, tax deferred and tax advantaged assets.

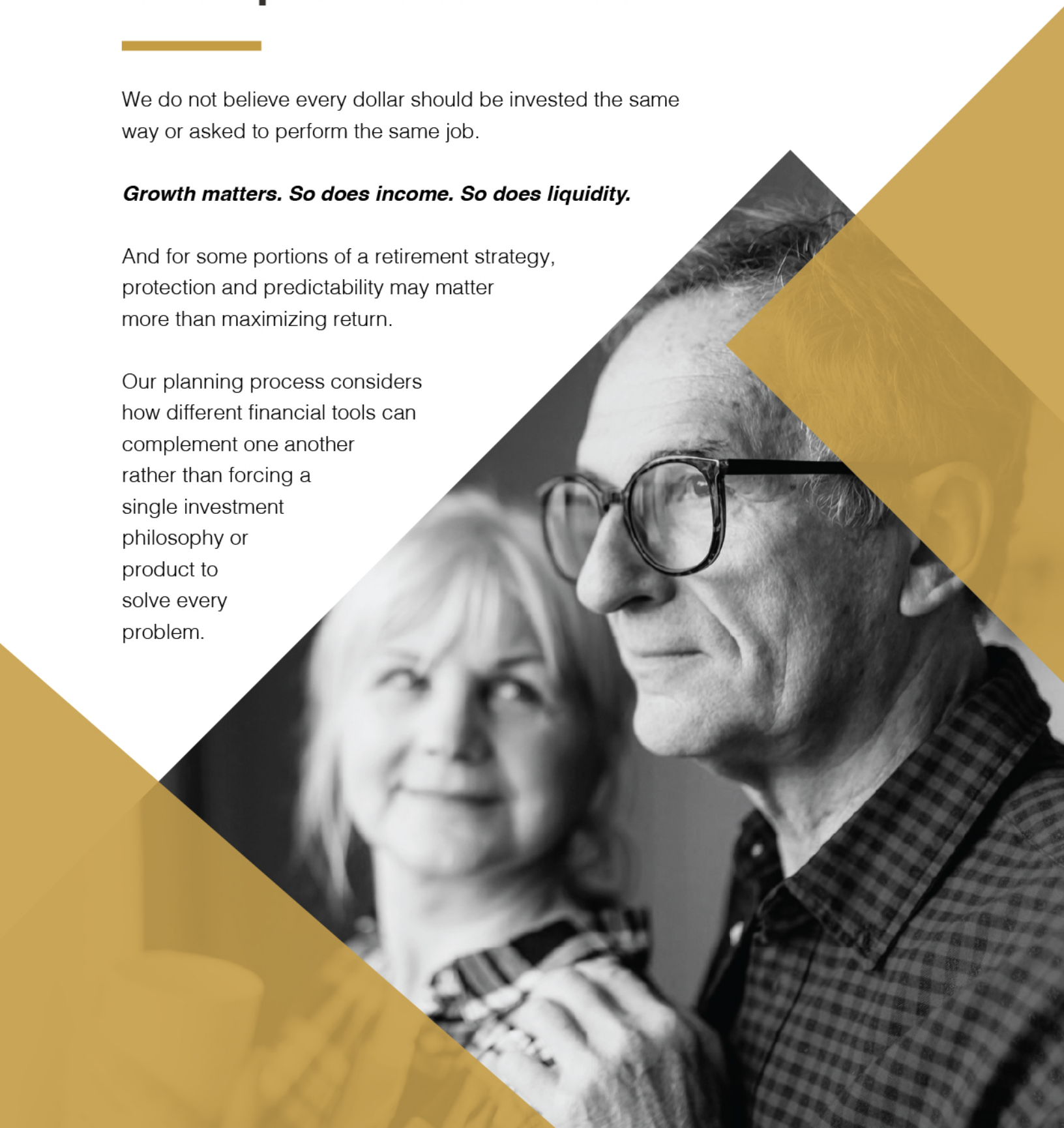
Retirement Income Should Not Depend On One Solution

We do not believe every dollar should be invested the same way or asked to perform the same job.

Growth matters. So does income. So does liquidity.

And for some portions of a retirement strategy, protection and predictability may matter more than maximizing return.

Our planning process considers how different financial tools can complement one another rather than forcing a single investment philosophy or product to solve every problem.



For some clients, that may mean maintaining meaningful market exposure for long term growth while establishing other sources of income that are less dependent on short term market performance.

For others, the appropriate balance may look very different. The strategy should fit the family, not the other way around.

A Plan Designed to Adapt

Retirement can last decades.

Markets will change. Tax laws will change. Interest rates will change. Families will change. Your strategy should be capable of changing with them.

We continue to evaluate the moving pieces throughout retirement and make adjustments as circumstances evolve. Distribution decisions, portfolio positioning, Roth conversion opportunities, Social Security, income needs and legacy objectives can all be revisited as the years unfold.

A retirement plan should not be something you receive once and place on a shelf. It should be a framework for making better decisions for the rest of your life.

Roth conversions can create opportunities in some years and unintended consequences if not done carefully.

More Than a Portfolio

Investments remain an important part of retirement.

But we believe successful retirement planning requires looking beyond investment performance alone. It requires understanding how your portfolio interacts with income, taxes, risk, insurance, Social Security and the assets you ultimately want to leave behind.

That is why Paraclete brings these disciplines together.

Our advisors are supported by investment professionals and specialized planning resources, including Social Security and retirement distribution expertise, so complex decisions do not have to rest on the knowledge of one individual.

Your advisor remains at the center of the relationship.
Behind that advisor is a team.



Build For the Distribution Years

You spent decades building your wealth. The next chapter requires deciding how to use it.

At Paraclete Wealth Partners, we help families move from accumulation into retirement with a coordinated strategy designed around income, taxes, investments, protection and legacy.

Not simply to reach retirement, but to make what you've built work for you in a meaningful way.