

*A Free Financial Education Guide*

# **5 Things Women Were Never Told About Money**

*The honest retirement guide nobody gave you*

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**You Did Everything They Told You To Do.  
*So Why Does The Future Still Feel So Uncertain?***

Individual results vary.  
Past performance does not guarantee future results.

**A NOTE BEFORE WE BEGIN**

# **This Guide Is For You**

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If you picked up this guide, I already know something about you.

You are the woman who showed up. You worked hard, raised your family, put money away because someone told you to, and trusted that it would all work out. You checked the boxes. And now, as the future gets closer, something feels a little uneasy. Not panic. Just a quiet, nagging voice that says, "Do I actually know what I am doing?"

*That voice is not weakness. It is wisdom. And this guide is my answer to it.*

I wrote this for women in their 50s and early 60s who have done a lot of things right but never had anyone sit down with them and explain the real rules of the money game. No jargon. No sales pitch. Just five things I wish someone had told you sooner.

You deserve clarity. You deserve honesty. And you deserve someone in your corner.

With love,

**Your Retirement Strategist**

## THING #1

# The 59 1/2 Rule

*Why touching your money too early costs you more than you think*

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Most people know they have a 401k or an IRA. Far fewer understand that there are strict rules about when you can access that money. One of the most important is the age 59 and a half rule.

Here is what it means: If you withdraw money from a traditional 401k or IRA before you turn 59 and a half, the IRS will charge you a 10% early withdrawal penalty on top of the regular income taxes you owe on that money.

### A Real Example

Say you have \$50,000 in your 401k and at 55 you hit a financial rough patch and decide to pull it out. Here is what actually happens:

- You owe income tax on the full \$50,000 (at a 22% federal bracket). That is \$11,000 gone.
- You also owe the 10% early withdrawal penalty. That is another \$5,000.
- Your \$50,000 just became roughly \$34,000. You lost nearly a third of it before you spent a single dollar.

This is why knowing the rules before you need the money is so important. There are strategies that can give you access to money before 59 and a half without penalty, but you have to set them up in advance. If you wait until you are in a crisis, your options shrink fast.

**Key Takeaway:** The money in your 401k or IRA is not freely yours until 59 1/2. Before that birthday, touching it comes at a steep cost. Plan ahead so a rough season does not wipe out decades of saving.

## THING #2

# Required Minimum Distributions

*The withdrawal you never asked for but cannot avoid*

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Here is something most people do not find out until it is already happening to them: the government does not let you keep money in your traditional 401k or IRA forever.

Starting at age 73, the IRS requires you to begin taking money out of those accounts every year. These are called Required Minimum Distributions, or RMDs. The amount you have to take is calculated based on your account balance and your life expectancy. And whether you need the money or not, you must take it.

### Why This Can Be A Problem

- Every dollar you are forced to take out is taxed as ordinary income in that year.
- A large RMD can push you into a higher tax bracket, increasing what you owe on Social Security benefits as well.
- If you do not take your RMD on time, the IRS charges a penalty of up to 25% of the amount you were supposed to withdraw.

The good news is that if you plan ahead, you can reduce or even eliminate the impact of RMDs by repositioning some of your money into accounts that are not subject to these rules.

**Key Takeaway:** You saved that money. But the IRS has a timeline for it. At 73, withdrawals become mandatory and taxable. The earlier you know this, the more options you have to minimize the hit.

### THING #3

# Tax-Deferred Is Not Tax-Free

*The difference that could change everything for your future*

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One of the most common misunderstandings in retirement planning is the difference between two types of accounts: tax-deferred and tax-free.

## **Tax-Deferred Accounts (Traditional 401k, Traditional IRA)**

You put money in before taxes, which feels like a benefit right now. Your contributions lower your taxable income today. But every dollar you take out in the future will be taxed as ordinary income. You are not avoiding the tax. You are delaying it. And if tax rates go up between now and when you stop working, you could end up paying more than you saved.

## **Tax-Free Accounts (Roth IRA, Properly Structured IUL)**

You put money in after taxes. It grows. And when you take it out, you owe nothing. No income tax. No required minimums in many cases. The money is yours.

Most women have spent their entire working lives building up tax-deferred savings without realizing the tax bill that is waiting for them on the other side. Understanding this difference gives you the power to change the outcome while you still have time.

**Key Takeaway:** Tax-deferred means you will pay later. Tax-free means you already paid and the rest belongs to you. These are very different futures. Which one are you building?

## THING #4

# Market Risk In Retirement

*The crash you cannot afford at the wrong time*

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When you are young and the market drops, you have time. You keep contributing, prices are lower, and when the market recovers you are fine. That math works in your 30s and 40s.

**It does not work the same way once you stop working.**

If the market drops 30% the year you stop working and you start withdrawing money to live on, you are selling investments at a loss to fund your life. That accelerates how fast your account shrinks. This is called sequence of returns risk, and it is one of the most overlooked dangers for women approaching this season of life.

### **What Protected Growth Looks Like**

There are financial products designed to give you growth linked to market performance while also protecting you from losses when the market goes down. You participate in the gains, but a floor protects your principal. Zero is your hero. You do not lose. You do not go backwards.

For women who are 5 to 10 years from this transition, these kinds of strategies can be a game changer.

**Key Takeaway:** A market crash at the start of your non-working years can be devastating in a way it never was during your working years. Protecting your principal as you approach that transition is not being overly cautious. It is being smart.

## THING #5

# It Is Not Too Late

*What is still possible in the next 5 to 10 years*

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### **This is the one I most want you to hear.**

A lot of women come to me already carrying guilt. They feel like they should have started sooner, should have asked more questions, should have known better. And I have to tell them the same thing I want to tell you right now:

*You did not know what you were not taught. That is not a failure. That is just a gap. And gaps can be filled.*

If you are in your 50s right now, you likely have 10 to 15 years ahead of you. That is meaningful time. Time to reposition assets. Time to reduce your future tax exposure. Time to put protection around the money you have already built.

The strategies exist. The products exist. What most women are missing is someone who will sit down with them, look at their actual situation, and show them what is still possible. That is exactly what a good retirement strategist does.

**Key Takeaway:** The best time to plan was 20 years ago. The second best time is right now. Where you are today is not where you have to stay.

## WHAT COMES NEXT

# You Chose To Know.

*That matters more than you know.*

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You just finished what most people never start. Reading a guide is not the same as having someone look at your actual numbers and walk you through your options. Your situation is unique. Your account balances, your timeline, your income, your goals, and your family circumstances all shape what the right strategy looks like for you.

A free, no-pressure strategy conversation can give you clarity on where you stand and what is possible. Just honesty. Just your numbers. Just what you actually need to know.

**You Worked Too Hard To Leave Your Future To Chance.**

*Let Someone Walk This Road With You.*

*Individual results vary. Past performance does not guarantee future results.*