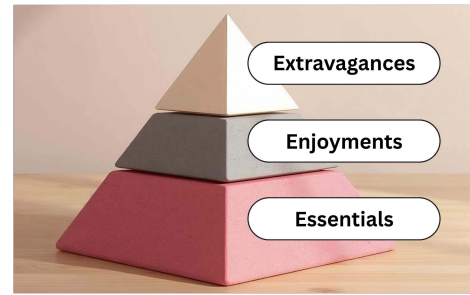


The 3E's of Retirement

A simple way to picture whether your retirement income matches your real life.



Most retirement conversations focus on one big question: *do I have enough saved?* But the women who feel most confident in retirement aren't focused on the size of the pile. They're focused on whether the income coming out of that pile actually covers the life they want to live.

The 3E's of Retirement is a simple way to picture that. Three layers. Each one matters. Each one needs a different kind of money.

ESSENTIALS

The expenses that keep your life running.

Housing, healthcare, groceries, utilities, insurance, prescriptions, transportation. These are the bills that arrive whether the market is up or down. They don't care what the news is doing.

Where most plans fall short:

Many retirement plans assume the stock market will cooperate every year for the next 30 years. It won't. When essential expenses depend on market-based withdrawals, a single bad year can force hard choices that nobody should have to make at 72.

Key insight: Essentials should be covered by income you cannot outlive. Social Security, pensions, and lifetime income annuities are the three sources that pay no matter what the market does. This is the foundation everything else sits on.

ENJOYMENTS

The expenses that make life feel like a life.

Streaming services, dinners out, the gym or the golf membership, weekend trips, time with grandkids, hobbies you've waited years to actually enjoy. Not luxuries. The things that make retirement feel like the reward you earned.

Where most plans fall short:

When the market drops, Enjoyments are usually the first thing to get cut. The trip is postponed. The dinner gets cancelled. The gym membership goes. That's a quiet kind of grief that most retirement projections never account for.

Key insight: Ideally, Enjoyments should also be covered by protected income. When they are, a market drop is an inconvenience, not a lifestyle change.

EXTRAVAGANCES

The bucket list. The things you've worked your whole life to enjoy.

A family trip to Hawaii with the kids and grandkids. A 50th anniversary celebration. The vacation home. The legacy gift to your children. The dream you've been quietly carrying for decades.

Where most plans fall short:

Many women never give themselves permission to plan for Extravagances at all. They've spent so many years putting others first that the bucket list feels selfish. It isn't. You earned this.

Key insight: Extravagances can be funded by a mix of protected income and market-based money, depending on your situation. The point is to plan for them on purpose, not hope there's something left over.

Your 3E's Worksheet

Use this space to start picturing your own retirement. There are no wrong answers. The point is to see your life in three layers, the way the 3E's framework looks at it.

MY ESSENTIALS

What does it cost to keep my life running each month?

Housing / mortgage / rent	\$ _____
Healthcare and insurance	\$ _____
Groceries	\$ _____
Utilities and household	\$ _____
Transportation	\$ _____
Other essentials	\$ _____

Monthly Essentials total: \$ _____

MY ENJOYMENTS

What makes life feel rich, not just functional? List 5 things you don't want to give up, even in a bad market year.

1. _____
2. _____
3. _____
4. _____
5. _____

Estimated monthly cost of Enjoyments: \$ _____

MY EXTRAVAGANCES

What's on my bucket list? List 3 dreams you'd love to fund in retirement.

1. _____
2. _____
3. _____

What to Look at Next

Once you can see your three layers, the next question is whether your current retirement income actually covers them. Most women find one of three things:

1. Their Essentials are covered by protected income. Foundation is solid.
2. Their Essentials are partly covered, but a gap remains. This is the most common situation, and the gap is usually fixable.
3. Most of their Essentials depend on the market. This is the situation worth addressing soonest.

Take the 3E's Quiz

Five minutes, ten short questions, a personal 3E's Report Card.



wwwprosper.com

“Saving is the first hard thing. Turning savings into income you can actually count on is the second.”

Veronica Aguilera, Founder, Wise Women Prosper

Important Disclaimer: This handout is for educational purposes only and does not constitute individualized financial, tax, or legal advice. Every woman's situation is different. Before making any financial decisions, please consult with a qualified professional who can evaluate your specific circumstances.

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