Retirement Transition Planning

For professionals, business owners, and families preparing to shift from building wealth to drawing income, preserving flexibility, and managing long-term uncertainty.

Key questions to answer

Income durability How much can reasonably be withdrawn, from which accounts, and under what market conditions?	**Sequence risk** How would the plan respond to a market decline early in retirement or during a major income transition?
Tax-aware withdrawals Which accounts should fund spending first, and how should gains, distributions, and Roth conversion opportunities be evaluated?	**Liquidity reserve** How much cash or short-term liquidity should be maintained to reduce forced selling during volatility?

Planning focus areas

Portfolio income Dividends, interest, cash-flow expectations, withdrawal rules, and total-return planning.	**Risk balance** Growth exposure, defensive assets, inflation sensitivity, and the tradeoff between preservation and long-term purchasing power.
Lifestyle and legacy Spending needs, family support, charitable goals, business transition events, and long-term estate coordination.	**Professional coordination** Coordination with tax and legal professionals where tax filing, estate documents, or legal planning require specialized advice.

Primary objective

The goal is to turn a collection of accounts into a coordinated retirement structure that supports spending, manages risk, preserves flexibility, and remains adaptable as circumstances change.

> Most useful for clients within 5-10 years of retirement, recently retired, or evaluating whether their current portfolio can support a durable income plan.