THE RETIREMENT CLARITY GUIDE

Your next chapter. A little clearer.

A few good questions can turn a big life decision into a more useful conversation.

Start with the life. Then connect the money.

You do not need perfect numbers to begin. Use these pages to capture what matters, what you know, and what still needs an answer.

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01 / YOUR LIFE

What should retirement make room for?

02 / YOUR INCOME

What replaces the paycheck?

03 / YOUR NEXT MOVE

What deserves a closer look?

01 / MAKE IT PERSONAL

What does your next chapter look like?

Before choosing a date, picture an ordinary Tuesday. Where are you, who are you with, and what are you free to do?

More room for...

Less time spent on...

A first look at your monthly spending

What the money supports	Your estimate
Everyday essentials: home, food, utilities, transport	$
The good stuff: travel, hobbies, time with family	$
Healthcare and insurance	$
Taxes, debt payments, and other commitments	$
Monthly starting point	**$**

Use rounded estimates. Include each expense once. A planning conversation can help identify omissions and separate recurring costs from one-time spending.

THE QUESTION BEHIND THE NUMBER

What would make this chapter feel well lived?

02 / CONNECT INCOME AND TIMING

A balance is one number. Your life has a timeline.

List the income you expect and when it begins. The timing matters just as much as the amount.

Income source	Monthly estimate	Begins at age
Social Security	$	
Pension	$	
Other recurring income	$	

Note whether estimates are before or after tax, and confirm amounts and start dates with the relevant provider.

Give each time horizon a job

01

Sooner / The first stretch

What expenses arrive before all your income sources begin? Where could the money for those expenses come from?

02

Next / The years in between

Which income sources start later? What changes when they do, and which account decisions need attention?

03

Later / The longer view

How might your needs change over time? Include healthcare, rising costs, family responsibilities, and the life you want to keep living.

> A time-based view can organize the conversation. The right account choices and investment approach depend on your circumstances.

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03 / CHOOSE YOUR NEXT CONVERSATION

The pieces work better when they work together.

Circle the topics you want to understand better. Bring these pages to a conversation with your financial advisor.

Retirement

What could change my date, my spending, or the way I use my benefits?

Cash flow

How do everyday costs, one-time plans, and debt fit together?

Investments

Does each account have a clear purpose and a time horizon?

Taxes

Which decisions should I review with my advisor and tax professional?

Insurance & healthcare

What changes when work ends, and which coverage needs a review?

Estate planning

Do my documents and beneficiary choices reflect my wishes today?

The people I care about

What commitments to loved ones belong in the plan?

My first question

The one thing I most want to feel clearer about:

A clearer next step starts with a conversation.

Meet SD Capital →

This guide is for education and discussion. It is not an individualized financial plan or investment, tax, or legal advice. Estimates are starting points; confirm benefits and account details with the relevant providers and review decisions with qualified professionals.