

The High-Net-Worth Retirement Checklist: From Net Worth to Cash Flow

*Many retirees focus on **net worth**, but real financial confidence in retirement comes from **cash flow**.*

It's not about how much you have – it's about how well your money works for you.

- ✓ **Coordinated Income Strategy** - Create reliable, tax-efficient income that covers your lifestyle
- ✓ **Tax-Aware Withdrawal Planning** - It's not just what you earn, it's what you keep
- ✓ **Review Withdrawal Strategy** - Withdrawal sequencing matters
- ✓ **Cash Flow Over Time (Not Just Year One)** - Plan for the next 10,20, 30 years
- ✓ **The “Bucket” or Reservoir Strategy** - Structure assets by short-term, mid-term and long term. This helps avoid selling investments during market downturns.
- ✓ **Balance Growth & Liquidity** - The right balance provides confidence + sustainability

Questions to Ask Yourself

- Do I know exactly where my income will come from?
- Is my withdrawal strategy tax-efficient – now and later?
- Am I prepared for market downturns?
- Have I stress-tested my plan for longevity and healthcare?
- Am I confident in what I can spend?

Retirement isn't about building wealth anymore, it's about **turning that wealth into a sustainable, tax-efficient income stream you can rely on.**

This checklist is intended for informational purposes only and should not be construed as personalized financial, tax, or legal advice. Individual circumstances vary, and you should consult with a qualified professional regarding your specific situation before making any financial decisions.

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