A FREE GUIDE

Will Your Money Last?

A plain-English guide to protecting your income — and your legacy.

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A quick word before we start. You've spent a lifetime working, saving, and being careful with your money. That's the hard part, and you've done it.

Here's what catches a lot of people off guard: the rules that helped you build a nest egg aren't the same ones that make it last. Building wealth is about growing a pile. Retirement is about turning that pile into income that lasts as long as you do — and protecting it along the way. A different job entirely.

This short guide won't sell you anything. It's seven honest questions worth answering before you retire, or as you settle into it. Read it with a pen. If you can answer all seven with confidence, you're in wonderful shape. If a couple give you pause, that's not a failure; that's simply where a good conversation begins. — *Denise*

SEVEN QUESTIONS WORTH ANSWERING

1 Will my money last as long as I do?

This is the worry underneath all the others, and it's a fair one. People are living longer, and a retirement can now stretch 25 or 30 years. The paycheck stops, but the bills keep right on coming.

The shift that helps: while you were working, the goal was to grow your savings. In retirement, the goal becomes making them last — turning what you've built into a dependable stream you won't outlive. A pile of money and a plan for that money are two very different things.

2 Where will my monthly "paycheck" come from now?

For decades, your income showed up automatically. In retirement, you become the one who builds the paycheck — usually from some mix of Social Security, any pension, and your own savings.

A helpful way to think about it: cover your essential monthly bills with income you can count on no matter what, and let the rest of your money take on other jobs. When dependable income covers the necessities, a rocky market becomes far less frightening — because your lights stay on either way.

3 What happens to my plan if the market drops early in my retirement?

Here's something that surprises people: the same market drop can be harmless at 45 and damaging at 72.

While you're working, a downturn is almost a gift — you keep buying in at lower prices and recover over time. But once you're retired and withdrawing money, a bad stretch early on is different. You're selling while prices are down to pay the bills, and that can permanently shrink how long your money lasts. The fix isn't to abandon growth; it's to make sure the money you're actually living on isn't fully exposed to the market's mood.

4 Is my "safe" money actually keeping up?

A lot of careful people keep a good chunk of savings in CDs or the bank, and the instinct makes sense — it feels safe.

But there's a quieter risk hiding there. If your money earns less than the cost of living rises, it's slowly losing ground even while the balance looks steady. Safe from the market, but not from inflation. The goal isn't to abandon safety; it's to make sure your safe money is working as hard as it can without taking on risk you don't want.

5 How much of my retirement savings does the IRS still own?

Most people spend decades saving in accounts like a 401(k) or traditional IRA, and the upfront tax break is real and worthwhile.

But it's worth remembering that money was never fully yours — it was you and the IRS, as partners. When you begin withdrawing in retirement, your partner wants their share, and required withdrawals can even push you into a higher tax bracket than you expected. None of this is cause for alarm; it's cause for a little planning. There are thoughtful ways to build more tax-friendly income and to be smart about which accounts you tap, and when. (A good tax professional is worth their weight here.)

6 If something happened to me, would the people I love be okay?

Not the cheeriest question, but an important and a kind one.

If you're part of a couple, it's worth sitting with: if one of you passed, would the other be secure — not just emotionally, but financially? A pension can shrink or stop, and one Social Security check goes away, while most of the bills remain. And if leaving something meaningful behind matters to you, know that some of the most efficient ways to pass money to your family aren't investments at all; they can transfer a larger gift, income-tax-free. A good plan makes sure the people you love aren't left worrying about money on top of everything else.

7 How do I know who and what to trust with this?

This might be the most important question of all, because the right answers to the first six depend on getting good guidance.

You don't need to become an expert. You just need to ask good questions of anyone offering advice or a product: Is this suitable for my goals, or someone else's? What are the costs and the trade-offs? What's actually guaranteed here, versus hoped-for? Are you licensed, and how are you paid? And the simplest test of all when they explain it: does it get clearer, or more confusing? Anyone worth trusting will welcome those questions, not dodge them.

If a few of these gave you pause…

…you're in good company, and you're exactly the person this guide was written for. Most people can answer two or three of these easily and go quiet on the rest. That's not a problem to feel bad about; it's simply a map of where a little clarity would help.

If you'd like to talk through any of them, I offer a short, no-obligation conversation — no jargon, no pressure. You'll walk away understanding your own situation better than when we started, whether or not we ever work together. **That's a promise.**

WHEN YOU'RE READY, I'M EASY TO REACH

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