



STABLER

WEALTH MANAGEMENT

How to Take Tax-Efficient Retirement Income: A Guide for Boeing Retirees

As a Boeing professional, planning for a tax-efficient retirement is crucial to ensure you maximize your income and minimize your tax liabilities. In our recent webinar, "How to Take Tax-Efficient Retirement Income," we discussed several strategies to help you achieve this goal. Here, we summarize the key points from the webinar and provide additional insights to help you navigate your retirement planning.

Understanding the Retirement Income Machine

Transitioning from saving money to taking money out in retirement can be a significant mindset challenge. It's essential to have a structured plan to avoid missed opportunities. We refer to this as the "Retirement Income Machine," which involves creating a retirement paycheck, determining your cash needs, and mapping out other income streams.

Creating a Retirement Paycheck

One of the common challenges we see for new retirees is getting comfortable with the concept of taking money out of their investment accounts. The concept of a retirement paycheck addresses this by planning regular monthly withdrawals from your investments to emulate the regular income you received while working. This approach helps you manage your expenses and gives you permission to spend money as part of your plan. It's important to map out your regular spending needs and incorporate other income streams such as pensions, deferred compensation, social security, and real estate income.

Proactive Tax Savings Strategies

The early retirement years, before social security and required minimum distribution (RMD) age, present a significant opportunity for tax planning. We like to refer to these as the retirement "Gap Years." During these years, you can take advantage of lower tax brackets by targeting investment sales at a 0% tax as well as potential Roth conversions. This strategy helps you achieve more tax flexibility within your portfolio, helping save on both current and future taxes as well as health insurance premiums.

Aligning Your Investments to Income

It's crucial to align your retirement income strategy with your investment strategy to achieve an

How to Take Tax-Efficient Retirement Income: A Guide for Boeing Retirees

enduring retirement picture. At a high level, this involves creating a withdrawal strategy that takes money from less volatile investments and refilling the bucket from gains in your growth investments. Having an organized and timely rebalancing strategy to implement this is critical. This approach helps you navigate market volatility with the goal of having your money last throughout retirement.

The Importance of a Trial-Run

We highly recommend working with a fiduciary Certified Financial Planner® to complete a trial-run of your retirement plan. This process involves mapping out your exact strategy for taking income in retirement and customizing your investment portfolio to fit this plan. A trial-run helps build confidence and ensures you are prepared for a successful retirement.

At Stabler Wealth Management, we specialize in working with Boeing employees and retirees. We offer personalized advice and care to help you get the most out of your wealth. Visit our website, www.PlanYourBoeingRetirement.com, to schedule a complimentary trial-run with one of our Certified Financial Planners.

Conclusion

Planning for a tax-efficient retirement is essential for Boeing professionals. By creating a structured retirement paycheck, taking advantage of proactive tax savings strategies, and aligning your investments to your income, you can achieve a successful and stress-free retirement. Don't hesitate to [reach out to our team](#) for personalized support and guidance.

stablerwealthmanagement.com | team@stablerwm.com | (425) 646-6327

No strategy assures success or protects against loss. Stabler Wealth Management and LPL Financial are not affiliated or endorsed by Boeing.

This material was created for educational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

Securities and Advisory services are offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC. Stabler Wealth Management is not registered as a broker-dealer or investment advisor.