Your Green®

Worried about running out of money in retirement?

A Strategic Harvesting Plan For Your Retirement Assets

Planning does not end at retirement. With retirements lasting 10-40 years, you need a plan that allows for continued growth, as well as providing a strategy for withdrawing your assets in retirement. Here's our simple 3-step Harvesting Plan:

1 - CALCULATE ASSET NEEDS - NEXT 5 YEARS

Assess the annual cash needed to add to Social Security/ other income

2 - DIVISION OF ASSETS

Immediate Needs ***Mid-Term Needs*** ***Long Term Growth***

3 - WITHDRAW & REPLENISH

Harvest where there is bounty - replenish cash reserves, adhering to the principle of "buy low, sell high"

Immediate Needs

(1-2 years out):
Keep cash reserves or liquid, low-volatility investments for short-term needs, like high yield savings accounts, Treasuries, etc.

Mid-Term Needs

(3-5 years out):
Invest in fixed-income or moderate volatility assets - like bonds - while staggering maturity dates for liquidity.

Long Term Growth

(5+ years out):
Focus on a diversified portfolio of equities and up to 10% real estate for growth*

**professional guidance is beneficial to help manage risks and volatility*

GREEN FINANCIAL

The above is a very simplified overview of our plan for asset harvesting. If you would like to learn more, or simply get a 2nd opinion on your retirement plan, contact our office at 770-931-1414 or www.RogerSGreen.com.
We are here to help!