A More Confident Retirement Starts With a Smart *Withdrawal Plan*

You've saved for retirement. Now it's time to turn those savings into reliable income. While rising costs, taxes and market swings can be concerns, a thoughtful withdrawal plan can help your income last.

Use this checklist to focus on what matters most.

10 Smart Questions to Shape Your Retirement Income Plan

1. What does "enough" really mean to me?

Start by separating needs and wants. A strong plan covers essentials then supports the life you want to enjoy.

2. How much guaranteed income do I already have?

Reliable income sources, such as Social Security, pensions or annuities reduce pressure on your portfolio.

3. When should I claim Social Security?

The timing of your claim can significantly affect lifetime income. Health, longevity expectations and cash flow needs all play a role in this decision.

4. Am I planning withdrawals with taxes in mind?

Smart, tax-aware withdrawals help your money go further.

5. How will I handle market downturns?

Plan spending for down markets to avoid selling at the wrong time.

6. Does my plan keep up with inflation?

Plan withdrawals to help income keep up with rising costs.

7. Does my investment mix support income and growth?

Your portfolio should reflect your income needs, comfort with risk and time horizon.

8. How will I cover health care and long-term care costs?

Planning ahead helps protect your goals from these unknown costs.

9. What do I want my legacy to look like?

Whether you want to support family or give to charity, your strategy should align with what you want to leave behind.

10. When will I review my plan?

Reviewing your plan regularly helps ensure it stays aligned with your goals.

Ready to turn these questions into a plan?

A financial professional can help you connect these pieces into a personalized withdrawal strategy.

Talk With a Financial Professional

Curious how long your money will last in retirement?

Use our easy calculator to find out.

Retirement Calculator

Mutual of Omaha