



Your 3-Step Plan to Not Run Out of Money

You shouldn't be worried about running out of money in retirement. You should be enjoying it.

A man with a beard and a woman with blonde hair are smiling and looking at a smartphone together outdoors. The man is wearing a green shirt and the woman is wearing a blue shirt. They are standing in front of a blurred background of trees and foliage.

Step 1: Know Your Numbers

What do you have, what do you need, and what will it take to close the gap?

The foundation of a confident retirement starts with understanding your financial picture. Most people don't run out of money because they spent recklessly—they run out because they never had a clear plan.

In this step, we help you:

- Inventory all income sources: Social Security, pensions, 401(k)s, IRAs, investments, and other savings
- Estimate your monthly and annual expenses (including fun things like travel, hobbies, and spoiling the grandkids)
- Account for inflation, healthcare costs, and taxes

When you know what you have and what you'll need, you can make smart, strategic decisions.



Step 2: Build a Reliable Income Strategy


Create paychecks you can't outlive — no matter what the market does.

This step is all about turning your savings into income you can count on.

We work with you to:

- **Segment your assets into income buckets for short-, mid-, and long-term needs.**
- **Add income-generating tools like annuities.**
- **Design a dynamic withdrawal strategy that protects your principal while covering your lifestyle.**

The result? You get predictable income in retirement—so you don't have to check the stock market before going out to dinner.



Step 3: Protect and Adjust as Life Changes

Life throws curveballs — your plan needs to know how to hit them.

A great plan isn't static. It needs to grow, flex, and evolve with you.

In this step, we help you:

Create a healthcare and long-term care strategy

Optimize for taxes with smart withdrawal sequencing and Roth conversions

Monitor your plan regularly and adjust based on market conditions, personal changes, or legislation

The unexpected will happen. But with a flexible plan in place, you can be prepared instead of panicked.





The Result: A retirement where you can thrive, not just survive.

You've worked hard for your money. Now it's time for your money to work hard for you.

With this 3-step strategy:

You gain clarity around your finances.

You enjoy a consistent income.

You feel confident about the future.

Whether you're already retired or just a few years away, we can help you build a plan that gives you freedom, not fear.

Next Steps

Contact your Both Hands FG advisor to discuss your goals and concerns.

We'll take the time to understand what's important to you.

Once we understand you, then our team of planners will build a plan that addresses all your concerns and helps you achieve your goals.

[CLICK HERE](#) to schedule a call to start putting your plan together.

ABOUT BOTH HANDS FG

We've helped thousands of people across the country address their retirement concerns.

We know how important this is and we don't take it lightly.

Our investment advisors are fiduciaries and we will guide you through every step of preparing a plan and walk along side you every step of the way all through your retirement.