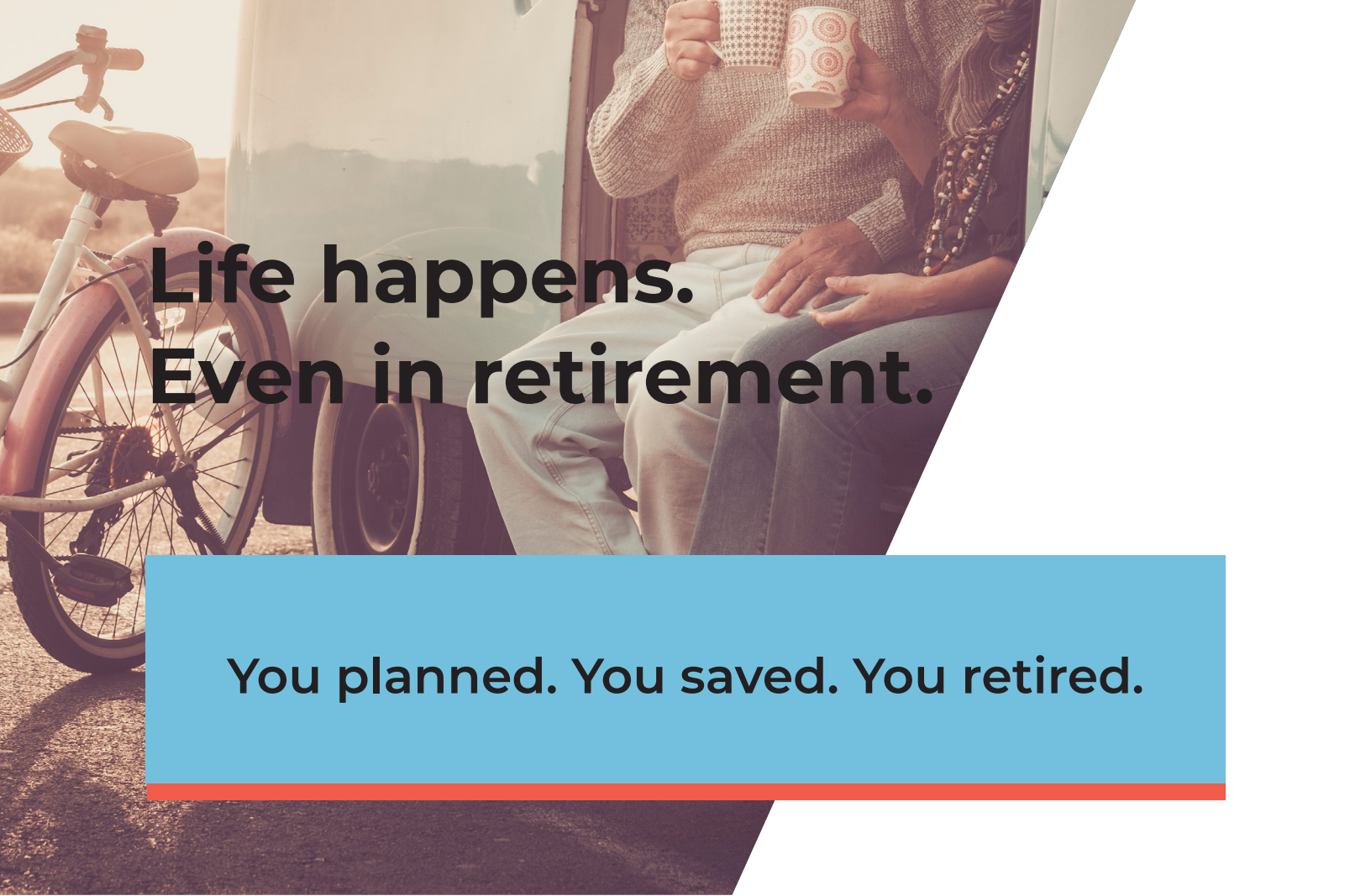




How to Prepare for the Unexpected in Retirement

Because not everything in retirement goes according to plan — but your money can still be ready for it.

www.BothHandsFG.com



**Life happens.
Even in retirement.**

You planned. You saved. You retired.

You planned. You saved. You retired.

But retirement isn't immune to surprises — and some of them can seriously impact your finances if you're not prepared.

This guide covers the **5 biggest “retirement curveballs”** and how to guard against them.

Curveball #1: A Market Crash Early in Retirement

The risk: Taking withdrawals during a down market can drain your savings faster than expected — a risk known as sequence of returns risk.

How to prepare:

Use a “bucket strategy” to keep short-term income in safer accounts.

Build a buffer with cash or fixed income to avoid selling investments at a loss.

Consider income tools like annuities for guaranteed income.

Curveball #2: Health Problems or Long-Term Care Needs

The risk: An unexpected illness or a long-term care event can cost hundreds of thousands of dollars and derail even a solid plan.

How to prepare:

Budget for Medicare premiums and out-of-pocket costs.

Explore long-term care insurance or hybrid policies.

Get guidance on how to position your savings correctly.

Curveball #3: Inflation That Outpaces Your Income

The risk: Prices go up — but if your income doesn't, your lifestyle could shrink even if your savings don't.

How to prepare:



Keep some investments allocated for growth to outpace inflation.

Consider Social Security strategies that increase your benefit

Revisit your spending plan every 1–2 years.

BONUS TIP: If you are wanting to maximize your Social Security income, you have to look at your entire picture. We can help with this.

Curveball #4: Supporting Family (Again)

The risk: An adult child moves back home. A grandchild needs help with college. A parent needs caregiving. Your heart says “yes,” but your budget says, “let’s talk.”

How to prepare:



Set boundaries and have honest financial conversations early.

Create a giving or “family support” fund within your plan.

Review life insurance as a tool to leave a legacy without draining income.

Curveball #5: Losing a Spouse

The risk: Losing a partner is not just emotional — it often means a drop in income (from Social Security or pension) and a change in tax filing status.

How to prepare:

Understand survivor benefits for SS or any pensions.

Both spouses should understand household finances.

Review life insurance coverages and have an estate plan.

How to Stay Ready (No Matter What Happens)

1. **Build flexibility** into your retirement plan.
2. **Review your plan yearly** — especially after big life changes.
3. **Diversify** your income, investments, and risk.
4. **Protect what matters** — with the right insurance, tax strategy, and estate documents.
5. **Work with a professional** who helps you prepare for the known and the unknown.



Final Thought: You Can't Predict Everything, But You Can Prepare for Anything

Surprises are part of life. But with a smart, flexible plan in place, they don't have to knock you off course.

Want help making sure you're protected from the unexpected?

Schedule your Retirement Resilience Review → [CLICK HERE](#)



Our team of fiduciary investment advisor representatives are here to help. We take the time to truly understand you—your story, your goals, and your concerns.

Once we know where you've been and where you want to go, we'll design a personalized plan that fits your life.

From opening your accounts to keeping everything on track, we'll guide you every step of the way.

Click below to schedule your free call discovery call.

[SCHEDULE YOUR CALL HERE](#)

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Fly To Ahead

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Extend The Community

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Setup Portfolio

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