

## Personal Info

Name	Age	Annual Income	Retirement Savings	Retirement Age	Lifestyle Goal

## Retirement Insight

### Retirement Timeline

#### Accumulation Phase

The Accumulation phase of your investment life is from when you begin investing until you are 5 years from your retirement age.

#### Retirement Planning Phase

When you are 5 years away from retirement then it is important to consider in-depth retirement planning.

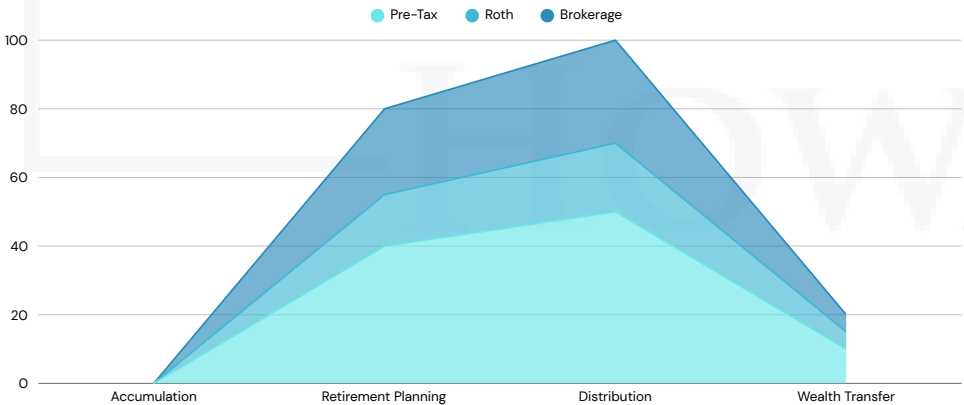
#### Distribution Phase

In the Distribution phase, we have entered retirement and are taking retirement income.

#### Generational Wealth Transfer

After the Distribution Phase has ended, we look to have an efficient passing down of generational wealth to your beneficiaries.

### Retirement Graph



### Retirement Tips

- Save early and often
- Utilize retirement savings through Pre-Tax, Roth and Brokerage Accounts
- Minimize market volatility in Retirement Planning and Distribution Phases
- Plan to withdraw 4-5% of total portfolio for retirement income
- Use a financial professional

## More Resources

The Intelligent Retirement Webinar

[ehhowardwealth.com](http://ehhowardwealth.com)

Book an in-depth Financial Consultation