

START HERE

Welcome to your updated plan, Sam and Anna.

This is the September 11 version, rebuilt after our meeting on September 10 with your new retirement dates and the \$100,000 a year spending. Everything in this folder is yours to keep, and the newest file always wins. This page tells you what each file is and the order to read it.

First, read these three

About 20 minutes, together if you can.

1

Your One-Page Plan

Your whole plan on one page, with your timeline on the back. Print it and put it somewhere you will see it. This is the page to come back to.

2

Scenario Comparison

The three paths side by side, with The Plan marked as the one you chose. It includes the one you asked about: markets dropping 30 percent in 2027, the year after Sam stops working.

3

Your Plan, Explained

The plan in pictures, in plain words. It has the chart Sam asked for: what the portfolio earns each year next to what you take out.

The rest, when you want it

No homework here. Open these when a question comes up.

24-Month Action Plan	What to do and when, from now to September 2028. Seven rows, one date each. The retirement paycheck switches on in January 2027.
What This Plan Found	Every finding from the plan review, ranked by dollar value, largest first.
Your Portfolio	Your current mix next to the mix the plan needs, what each holding costs you a year, and the cash wedge rule.
Retirement Handbook	The practical manual. Your paycheck month by month for three years, the dates to circle, and how you protect each other.
Financial Plan Report	All the detail behind the numbers. This is where every figure on the one-pager comes from.
Year-by-Year Projections (Excel)	A spreadsheet of The Plan. Every account, every year, down to the dollar.
Three Paths Preview	The one-page picture of the three paths. The Scenario Comparison is the fuller version.

YOUR 90-DAY WINDOW

For the next 90 days, any question about your plan is included. Nothing is too small. Reply to my email or call me and I will answer it.