

# Retire confidently with sound retirement solutions

## The Key Building Blocks

With a little advanced planning, a comfortable retirement can be within reach. Actively managing the allocation of your retirement savings to these 3 building blocks is a key to retiring confidently.

### 1 Growth Potential

Investments like stocks, bonds, mutual funds, and variable annuities

#### Pros to consider

- Helps your savings keep pace with inflation
- Creates room for discretionary expenses
- Can contribute to a legacy for your heirs

#### Cons to consider

- Subject to investment risk, including the possible loss of principal
- Income from these assets is not guaranteed

### 2 Access

Liquid capital that's readily available, like money market or simple savings accounts

#### Pros to consider

- Provides money for emergencies, unanticipated expenses, or changing needs
- Helps preserve sources of predictable income

#### Cons to consider

- Loses value as inflation rises

### 3 Predictable Income

Guaranteed income sources not subject to market fluctuations, such as Social Security, pensions, and income from annuities

#### Pros to consider

- Is income you can count on
- Helps cover basic living expenses
- Allows the growth portion of your portfolio to accumulate any earnings more efficiently by reducing the need for withdrawals

#### Cons to consider

- Arrives periodically in limited amounts
- May not keep pace with inflation

## When, How Much, What: Mapping Your Retirement Income Needs

To start allocating your retirement savings appropriately, ask yourself a few key questions about your needs and preferences for after you've left the workforce:



#### When do I need to start receiving retirement income?

Planning for when you will begin taking income is critical to determining how to allocate your money among the growth, access, and predictable income building blocks of your retirement portfolio. Your strategy should be flexible enough to meet your changing needs over time.



#### How much guaranteed income do I need to cover my living expenses?

Once you know when you plan to retire, you can begin to map out a budget and start balancing the components of your retirement savings. Make sure to include sources of guaranteed income—i.e., stable assets not impacted by market ups and downs, such as Social Security, pensions, and income from annuities.



#### What risks should I consider?

Various factors could put you at risk of running out of income. Externally, investment losses and inflation can reduce a portfolio's value. Living longer, and healthcare & housing costs that accompany it, can also put a strain on savings. You may end up drawing down your money faster than you originally expected, and to avoid depleting your portfolio, you might need to decrease your withdrawal rate and/or make lifestyle modifications.

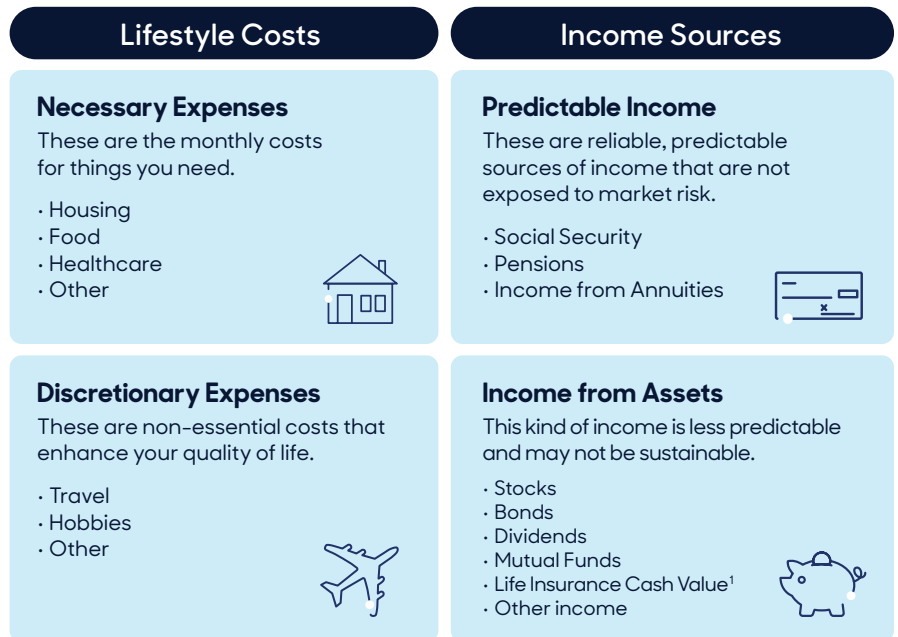
# Your Retirement Time Horizon

Depending on how many years away you are from retirement, and your personal risk tolerance, consider allocating your retirement savings with a different emphasis on growth potential, access, and predictable income.



## Estimating Future Income and Expenses

The 4 Box Strategy® is a simple but effective way to plan for income in retirement, covering your most important expenses while still allowing for growth potential and flexibility throughout retirement.



## Regularly review and adjust your plan as needed.

By actively managing your retirement income strategy, you can retire with more confidence. Reach out to your financial professional to discuss a strategy that works for you.

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