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# The RETIREMENT SIMPLIFIED ROADMAP

(9 Page Total Guide)

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## FORWARD

### Welcome to the 2025 Edition of Retirement Simplified Roadmap: A Guide to Safe Money Principles!

Thank you for selecting this guide as a trusted resource in your retirement planning journey. At SafeMoney.com, we understand the importance of financial security, especially in an ever-changing economic landscape. This guide has been thoughtfully crafted to provide you with up-to-date, practical insights into annuities and their role in achieving a stable retirement.

In 2025, retirees face unique challenges such as rising healthcare costs, increased life expectancy, and volatile market conditions. Annuities remain a valuable tool for managing these uncertainties. With features like guaranteed lifetime income and tax-deferred growth, they can offer a strong foundation for financial peace of mind.

This guide is designed to be both comprehensive and easy to navigate. You don't have to read it cover-to-cover—use it as a reference to explore the topics most relevant to you. And remember, financial products like annuities should always be tailored to your individual goals and circumstances. For personalized advice, consult a knowledgeable and independent annuity specialist.

If you need help at any time, visit [SafeMoney.com](https://www.safemoney.com) or call us at 877.476.9723. We're here to support you every step of the way.

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## DISCLAIMER

This roadmap provides general information to help individuals consider their retirement planning options. It covers topics such as whether to buy an annuity, which type may be suitable, and additional benefits or riders that align with financial goals.

This material is strictly educational and should not be interpreted as investment, legal, tax, or accounting advice. Please consult with a licensed professional specializing in these fields to address your unique needs.

Additionally, guarantees mentioned in annuity contracts are dependent on the financial strength and claims-paying ability of the issuing insurance company.

This guidebook uses data, research, and studies from credible sources as of the publication date. While efforts have been made to ensure compliance with source accuracy and integrity, SafeMoney.com and its advisor members assume no liability for any errors or omissions. Readers are encouraged to perform their own due diligence regarding all referenced information.

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## INTRODUCTION

Do you worry about running out of money in retirement? You're not alone—this is a common concern among retirees and those nearing retirement. After decades of hard work, you deserve financial confidence, not ongoing anxiety about your savings.

However, retirement planning isn't just about ensuring you have enough money; it's also about managing risks such as rising healthcare costs, market volatility, and longer lifespans.

This roadmap is designed to help you assess your current retirement strategy, identify gaps, and explore solutions to build a stable, income-focused retirement plan.

Our goal is simple: to help you create a safe and secure retirement strategy so you can enjoy your golden years with peace of mind.

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## Are You Prepared for Financial Risks in Retirement?

Today's retirement landscape comes with unprecedented challenges:

- **Record Retirements:** More Americans are retiring than ever, increasing pressure on Social Security and Medicare.
- **Longer Life Expectancies:** More years in retirement mean more years of expenses.
- **Economic Uncertainty:** Market fluctuations and slow economic recovery add risk.
- **Rising Medical Costs:** Healthcare and long-term care expenses are rising faster than inflation.
- **Market Volatility:** Market downturns can significantly impact your savings.
- **Inflation Risk:** Rising prices erode your purchasing power.
- **Low Interest Rates:** Traditional savings vehicles offer minimal returns.

Whether you're in your 50s, 60s, or already retired, planning for these risks is essential. Ignoring them could result in financial hardship later in life.

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## A New Era of Asset Management

Since the 2008 financial crisis, the global economy has experienced sluggish growth, low interest rates, and ongoing volatility.

Financial experts have described this period as the “New Normal”, a time characterized by:

- Persistent low interest rates.
- Limited tools for governments to stimulate growth.
- Uncertainty from geopolitical tensions.

In this environment, traditional retirement planning strategies may not be sufficient. Relying heavily on market-based investments can expose your savings to unnecessary risks.

A Safe Money First approach emphasizes protecting your assets and ensuring a reliable income stream, regardless of market conditions.

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## Mitigating Risks with Safe Money First Principles

Retirement is about more than just having enough money—it's about having secure, reliable income that lasts as long as you do.

### The Safe Money Approach Focuses On:

1. **Income Dollars:** Covering essential monthly expenses with guaranteed income.

2. Replacement Income: Ensuring loved ones are cared for after you're gone.
3. Wealth for Beneficiaries: Protecting your legacy from taxes and probate.

Your financial plan should be structured so your essential income needs are not dependent on market performance.

Safe Money strategies prioritize:

- Stability over speculation
- Income over investment gains
- Protection over risk-taking

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### **The Importance of Building a Retirement Income Plan on a Safe Money First Foundation**

Traditional investment strategies focus heavily on asset growth. However, in retirement, the priority shifts to income security and risk management.

A Safe Money First Foundation ensures that essential retirement funds are allocated to low-risk, reliable vehicles such as fixed annuities.

#### **Key Benefits of a Safe Money Plan:**

- Protection against market losses.
- Reliable monthly income streams.
- Confidence and financial stability.

By securing your “Safe Money” first, you can allocate remaining funds to higher-risk investments for potential growth without compromising your financial foundation.

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### **Why Use Monthly Income as a Planning Benchmark?**

During your working years, financial success is often measured by portfolio value. In retirement, the focus shifts to monthly income—the money you need to maintain your lifestyle.

#### **Why Focus on Monthly Income?**

- Reliable monthly income ensures your essential expenses are covered.
- Asset values fluctuate, but guaranteed income remains stable.
- A focus on cash flow helps prevent lifestyle disruptions caused by market downturns.

Your income plan should prioritize predictability and sustainability over chasing high returns.

## Permanent Income vs. Maybe Income

### Permanent Income:

- Social Security
- Pensions
- Fixed annuities

These income sources are stable and reliable, providing peace of mind.

### Maybe Income:

- Stocks
- Bonds
- Mutual Funds
- Real Estate

While these assets have growth potential, they also carry risk and unpredictability.

A balanced plan prioritizes permanent income for essential expenses and uses maybe income for discretionary goals.

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## The Rule of 100

The Rule of 100 is a simple guideline for balancing risk and security:

$100 - \text{Your Age} = \% \text{ of Portfolio in Risk-Based Investments}$

### Example:

- Age 60 → 60% Safe Money, 40% Risk-based investments
- Age 70 → 70% Safe Money, 30% Risk-based investments

While this rule provides a baseline, your personal situation, risk tolerance, and goals should guide your final strategy.

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## Building Your Personalized Strategy

### 10.1 Lifelong Retirement Income:

Fixed annuities can provide predictable monthly income and safeguard your savings from market losses.

### 10.2 Planning for Personal Care Needs:

Enhanced annuity riders can double your income for a set period if you require long-term care.

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## Preparing for the Retirement of Your Dreams

Retirement planning isn't about chasing returns—it's about ensuring your lifestyle is secure, predictable, and enjoyable.

By focusing on Safe Money principles, you can navigate financial uncertainties with confidence.

## Appendix: Sources and References

Below are the sources and references used throughout the *Retirement Simplified Roadmap: A Guide to Safe Money Principles*. These resources provide additional insights, data, and supporting evidence for the strategies and principles discussed in this guide.

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### 1. "Rule of 100 in Retirement Planning"

- URL: <https://safemoney.com/rule-of-100-in-retirement-planning/>
- Summary: This article explains the Rule of 100, a guideline that helps investors determine the appropriate allocation between risk-based and safe investments based on age. It emphasizes the importance of adjusting investment strategies as one approaches retirement to protect assets and ensure financial stability.

#### Safe Money

### 2. "6 Retirement Rules of Thumb to Keep You on the Financial Fast Track"

- URL: <https://safemoney.com/blog/retirement-planning/6-retirement-rules-of-thumb/>
- Summary: This article discusses six essential guidelines for retirement planning, including the Rule of 72, the 4% Withdrawal Rule, and the Rule of 100. These rules serve as starting points for individuals to assess their retirement readiness and make informed financial decisions.

#### Safe Money

### 3. "Creating Your Retirement Paycheck: Income Replacement Tips"

- URL: <https://safemoney.com/blog/retirement-income-planning/creating-your-retirement-paycheck-income-replacement-tips/>
- Summary: This article provides strategies for generating a steady income stream in retirement, focusing on replacing a significant portion of pre-retirement income. It covers various income sources and planning techniques to ensure financial security during retirement.

#### Safe Money

#### 4. "Retirement Plan Review: How & When to Adapt"

- URL: <https://safemoney.com/blog/retirement-planning/retirement-plan-review/>
- Summary: This article emphasizes the importance of regularly reviewing and adjusting retirement plans to accommodate life changes and market volatility. It offers guidance on when to revisit your plan and what factors to consider to maintain financial stability.

#### Safe Money

#### 5. "How to Minimize Taxes on Retirement Withdrawals Effectively"

- URL: <https://safemoney.com/blog/retirement-income-planning/how-to-minimize-taxes-on-retirement-withdrawals-effectively/>
- Summary: This article outlines strategies to reduce tax liabilities on retirement income withdrawals, helping retirees preserve more of their savings. It covers various account types and withdrawal methods to optimize tax efficiency.

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These articles provide valuable insights and practical advice that complement the principles discussed in the *Retirement Simplified Roadmap*, offering readers additional resources to enhance their retirement planning strategies.

#### Economic and Financial Trends:

##### 1. PIMCO's New Normal Thesis:

- *PIMCO's New Normal Thesis Morphs into New Neutral* – Bloomberg News
- URL: <https://www.bloomberg.com/news/articles/2014-05-13/pimco-s-new-normal-thesis-morphs-into-new-neutral>

##### 2. Global Economic Outlook:

- *Navigating the New Neutral* – PIMCO
- URL: <https://global.pimco.com/insights/economic-and-market-commentary/economic-outlook/navigating-the-new-normal>

##### 3. Market Uncertainty and Risk Management:

- *PIMCO Lays Out the New, New Normal* – Wall Street Journal
- URL: <http://blogs.wsj.com/moneybeat/2015/06/03/pimco-lays-out-the-new-new-normal/>

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#### Retirement Planning Principles:

#### 4. Asset Allocation Basics:

- *Investing Basics: What is Asset Allocation?* – Forbes
- URL: <https://www.forbes.com/sites/mitchelltuchman/2015/03/20/investing-basics-what-is-asset-allocation/#417c480f394f>

#### 5. Retirement Income and Risk Exposure:

- *Are Retirement Savings Too Exposed to Risk?* – Center for Retirement Research at Boston College
- URL: [http://crr.bc.edu/wp-content/uploads/2008/10/IB\\_8-16.pdf](http://crr.bc.edu/wp-content/uploads/2008/10/IB_8-16.pdf)

#### 6. Retirement Longevity:

- *When Planning for Retirement, 90 is the New 70* – LIMRA Secure Retirement Institute
- URL: [http://www.limra.com/Posts/PR/Industry\\_Trends\\_Blog/When\\_Planning\\_for\\_Retirement,\\_90\\_is\\_the\\_new\\_70.aspx](http://www.limra.com/Posts/PR/Industry_Trends_Blog/When_Planning_for_Retirement,_90_is_the_new_70.aspx)

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### Retirement Income Strategies:

#### 7. Economic Impact on Retirement Plans:

- *The Crisis in Retirement Planning* – Robert C. Merton, Harvard Business Review
- URL: <https://hbr.org/2014/07/the-crisis-in-retirement-planning>

#### 8. Retirement Longevity Research:

- *Retirement Income Reference Book* – LIMRA Secure Retirement Institute
- URL: [http://www.limra.com/Posts/PR/Industry\\_Trends\\_Blog/When\\_Planning\\_for\\_Retirement,\\_90\\_is\\_the\\_new\\_70.aspx](http://www.limra.com/Posts/PR/Industry_Trends_Blog/When_Planning_for_Retirement,_90_is_the_new_70.aspx)

#### 9. Retirement Plan Adjustments:

- *Probability of Living to Select Ages* – LIMRA Research
- URL: [http://www.limra.com/Posts/PR/Industry\\_Trends\\_Blog/When\\_Planning\\_for\\_Retirement,\\_90\\_is\\_the\\_new\\_70.aspx](http://www.limra.com/Posts/PR/Industry_Trends_Blog/When_Planning_for_Retirement,_90_is_the_new_70.aspx)

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### Professional Expertise and Guidance:

#### 10. Robert C. Merton's Contributions:

- MIT Sloan School of Management Faculty Page
  - URL: <http://mitsloan.mit.edu/faculty-and-research/faculty-directory/detail/?id=41690>
- 

#### Additional Resources:

##### 11. SafeMoney.com Advisor Locator:

- URL: <https://safemoney.com/advice/find-an-advisor>

##### 12. SafeMoney.com Articles and Insights:

- Explore resources and educational content on financial strategies for retirement.
  - URL: <https://safemoney.com>
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#### How to Use These Sources

These sources offer valuable insights and data to help you better understand the financial principles discussed in this guide. Whether you're building your plan or refining an existing strategy, these resources can serve as essential references.

**For further assistance or clarification, don't hesitate to reach out to SafeMoney.com:**

- Phone: 1-877-476-9723
- Website: <https://safemoney.com>



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