



**SPANNER**  
FINANCIAL PLANNING



# THANK YOU FABF



**We applaud the efforts of the FABF to**



**Organize the event**



**Coordinate professionals from all aspects of your retirement**



**Highlight the importance of a comprehensive plan**



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- All Examples are hypothetical and for illustrative purposes only. Actual results will vary. No part of this presentation is intended to make an offer of sale or purchase of any specific security, strategy or insurance product.
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- **Financial planning and investment advisory services offered through Sequent Planning, LLC, a Registered Investment Adviser (RIA).**



# Spanner Financial Advisors



Laura Lunn



Kevin Brown

## Spanner Financial Advisory Team

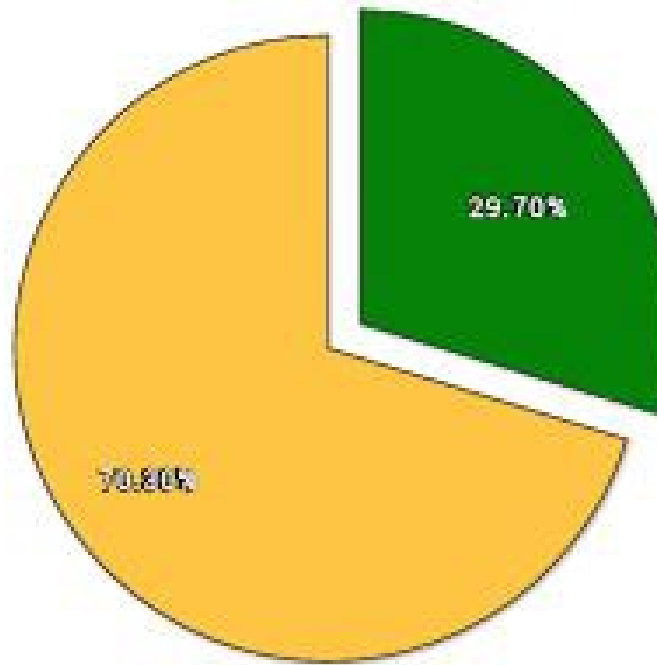


# Planning Helps Give Peace of Mind

Current Accounts



Proposed Accounts

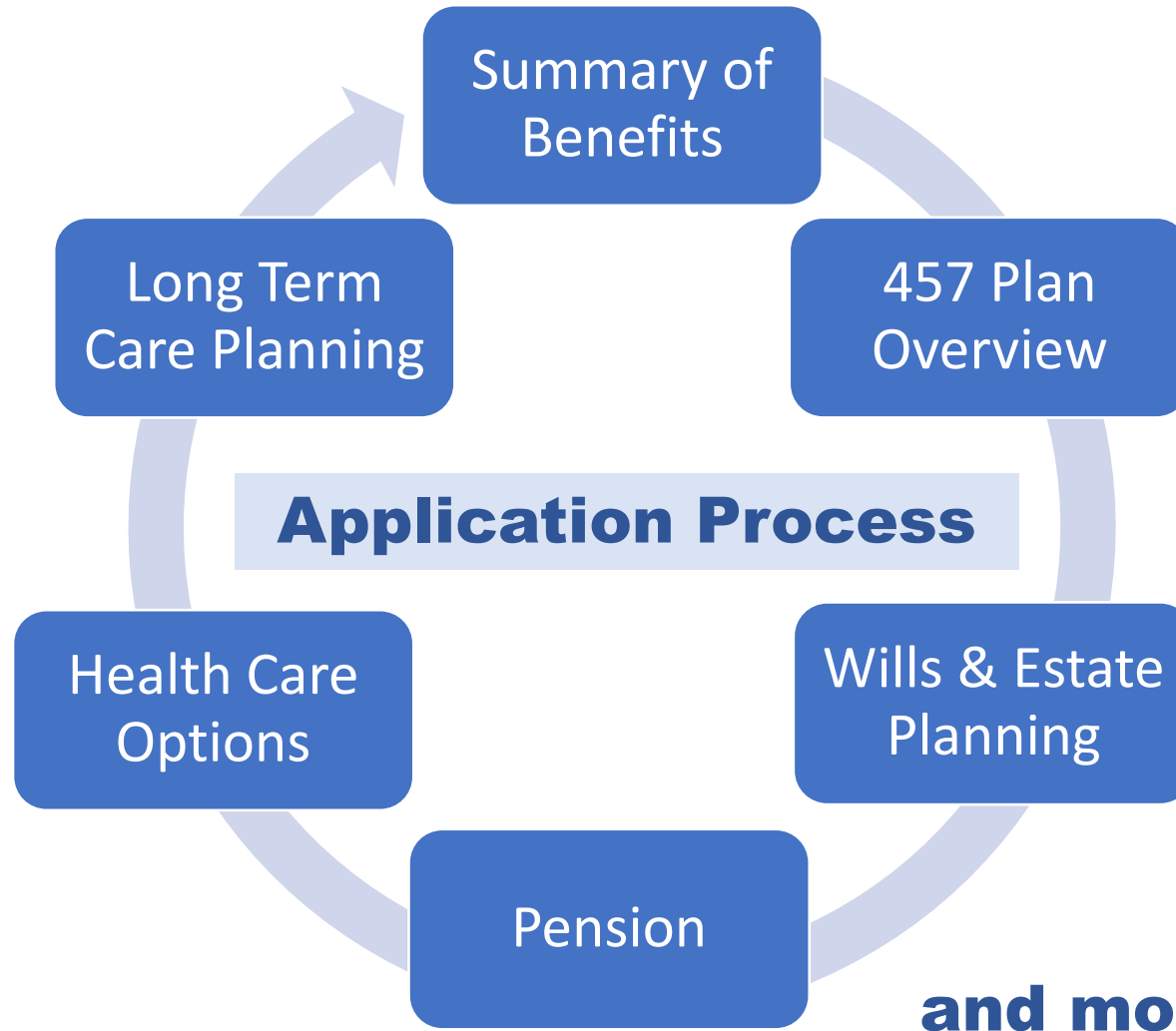


**Your Retirement  
Compass Report  
is the  
foundation to a  
successful  
retirement!**

*For Illustrative Purposes Only*



# Let's Put this all Together



# Is your Head Spinning?





# Spanner Financial

ADVISORS™





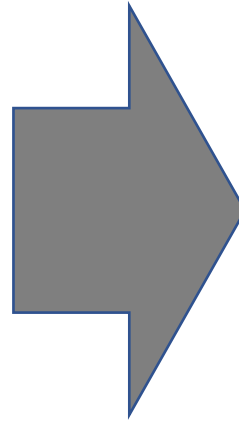
[www.SpannerFinancial.com](http://www.SpannerFinancial.com)



# “Accumulation” to “Distribution”

## Accumulation

- Checking/saving/credit union
- Pension / Social Security
- Tax Deferred accounts (457)
- Employer health benefits
- Investment Accounts
- Passive Income generators
- Insurance coverage



## Distribution

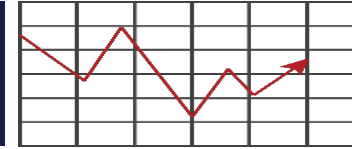
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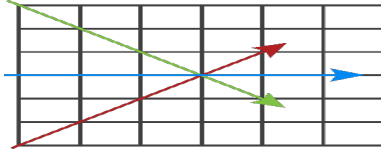


# 5 Big Challenges in Retirement

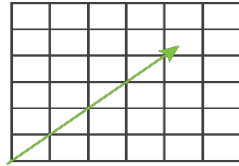
Investment Market Volatility



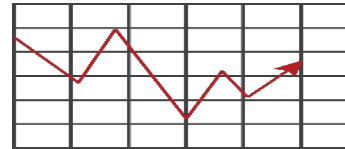
Taxes



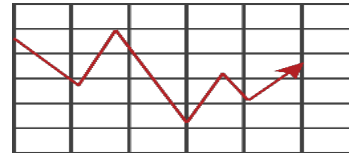
Longevity



Inflation



Healthcare Expenses





# INVESTING



# 2 questions to answer when investing:

- Do you know the amount of risk you are taking?
- Does it align to your Retirement Goals?



*For Illustrative Purposes Only*



# Down Market – Sequence of Returns



The Jones's

**\$1,705,646**

- Returns are the same
- Time range is the same
- Sequence of return – Reversed (opposite)



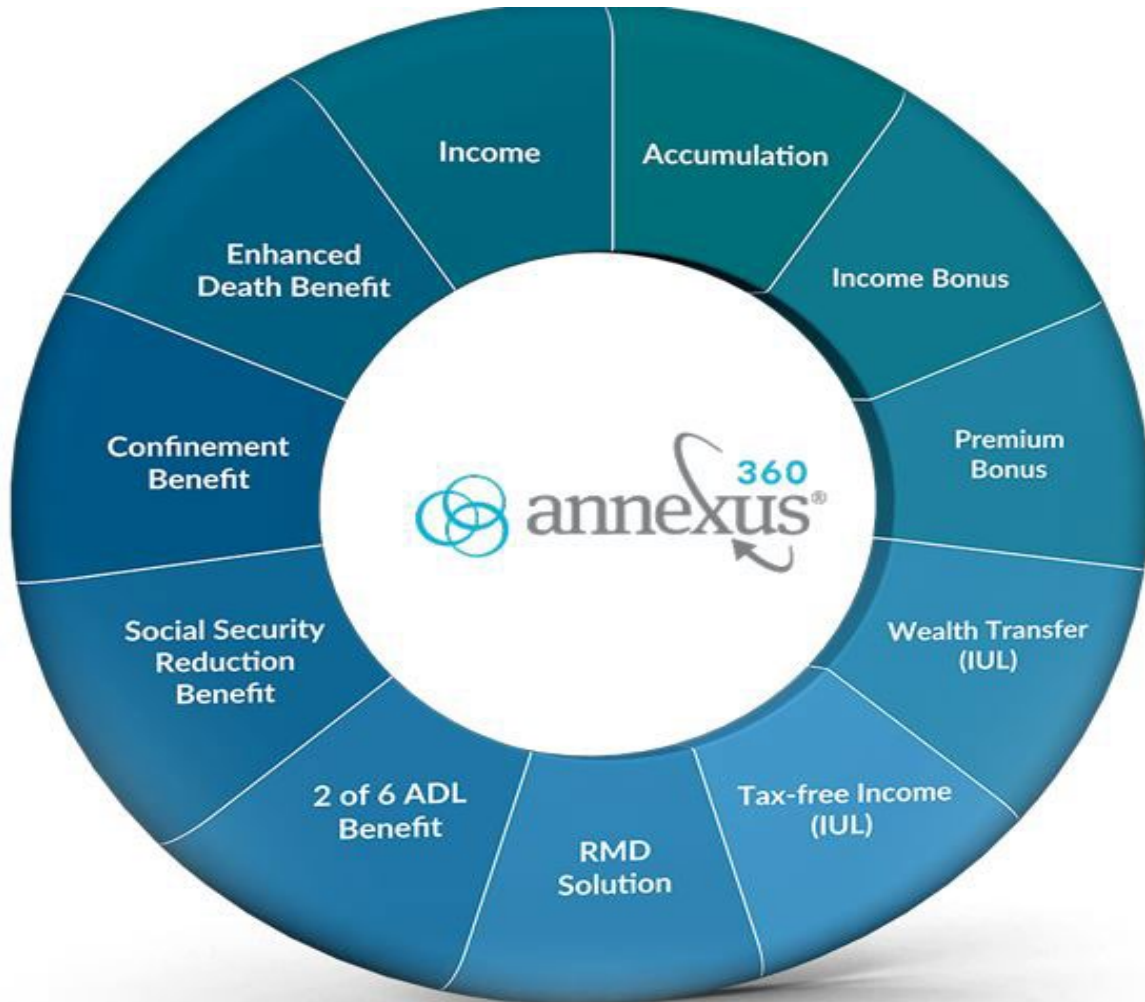
The Smith's

**\$362,414**





# Fixed Indexed Annuities



 **ATHENE**<sup>®</sup>





TAXES

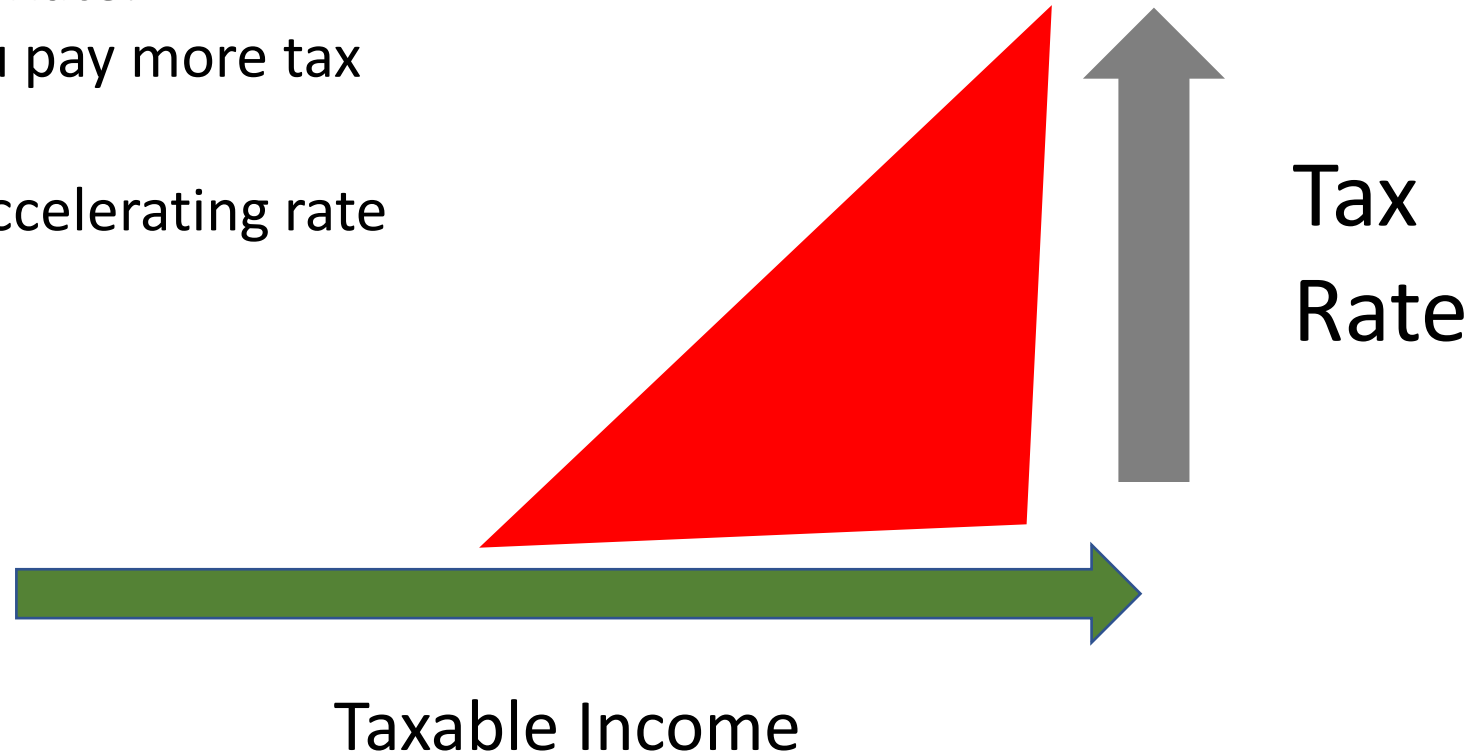


# TAXES

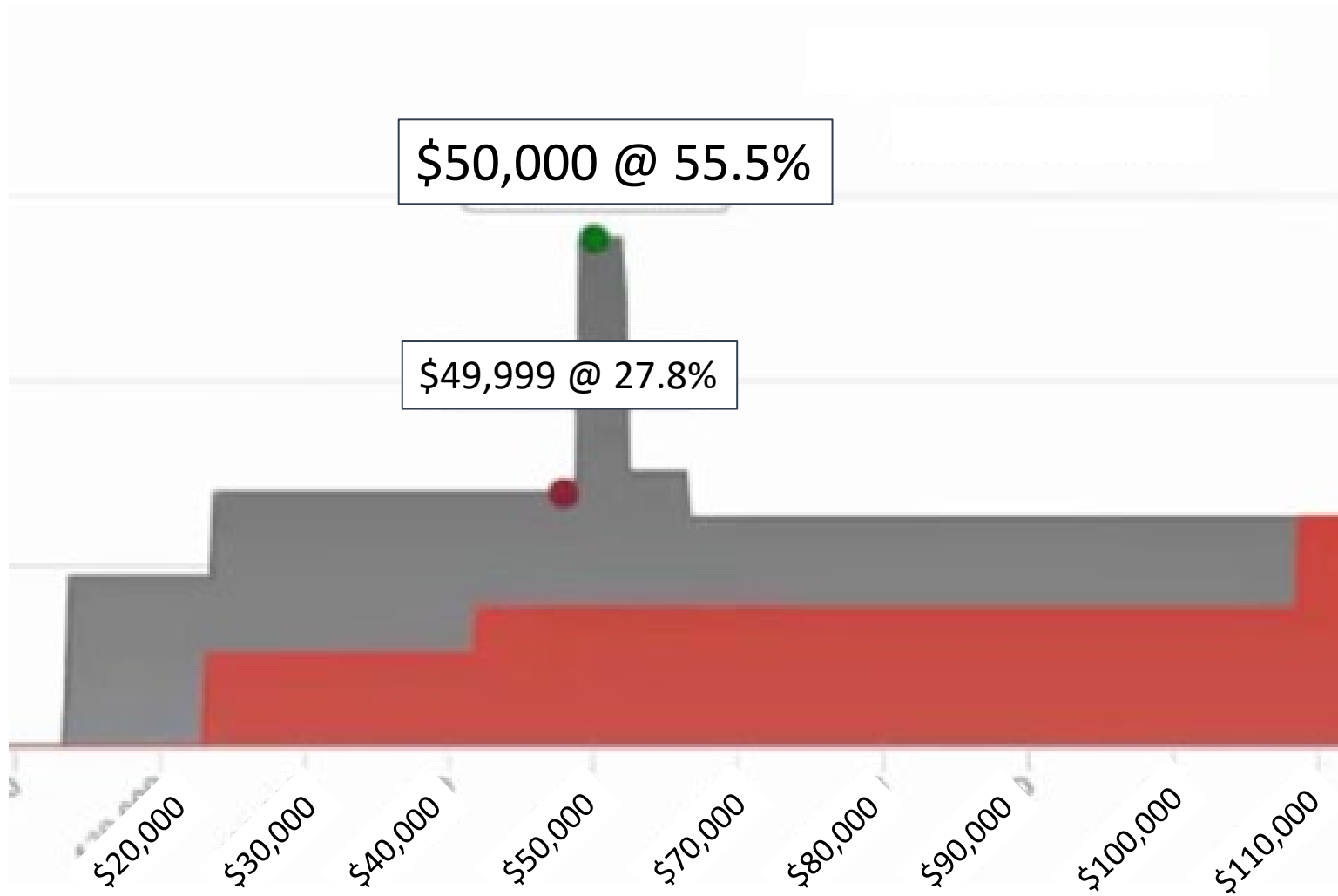
Progressive Tax Rate.

Not only do you pay more tax  
(absolute \$s)

You pay at an accelerating rate  
(higher rate)



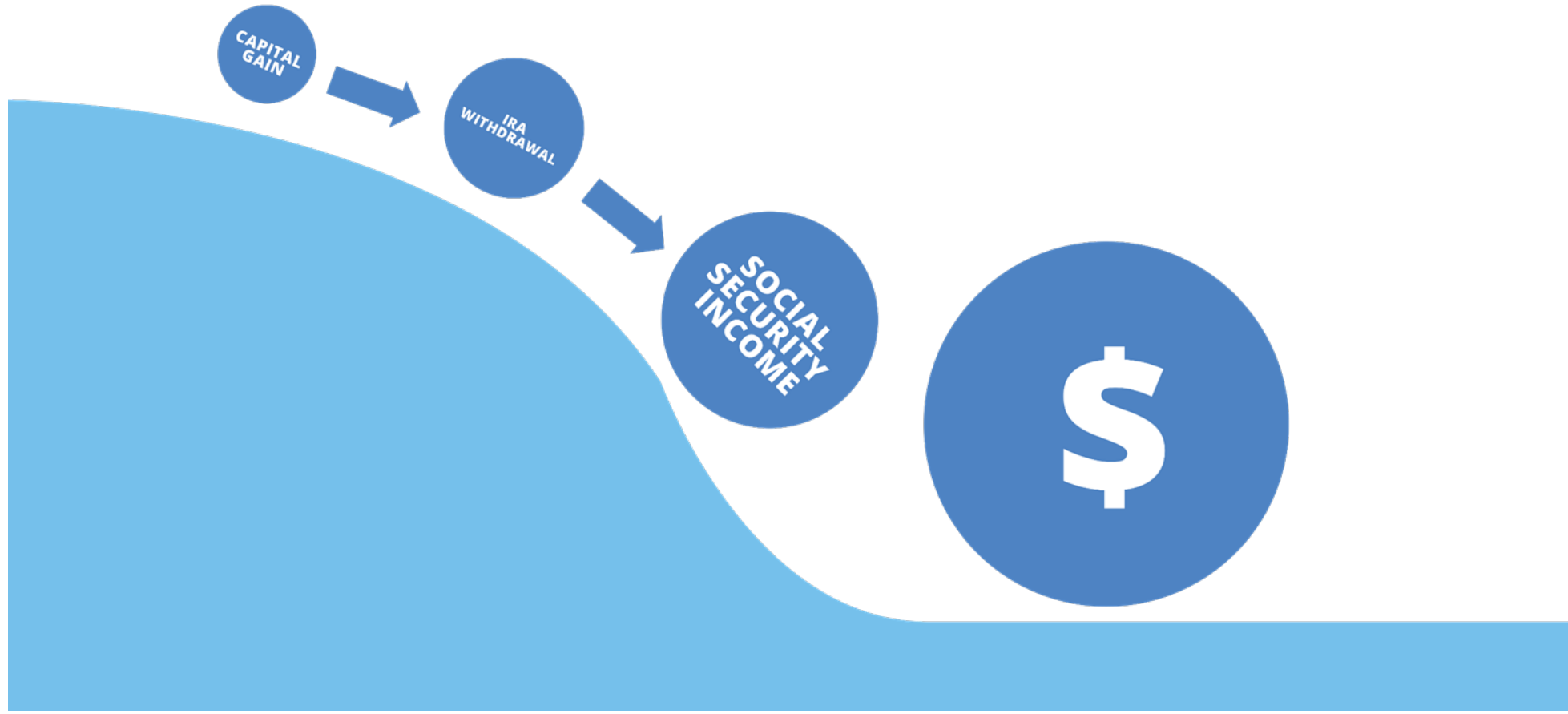
# TAX RATES: When \$1 ≠ \$1



Data Source: Covisum Tax Clarity



# Taxable Income - Snowball



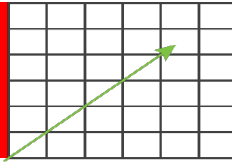


**LONGEVITY**



# Risk Multiplier

## Longevity



**People are living longer with advances in Healthcare**

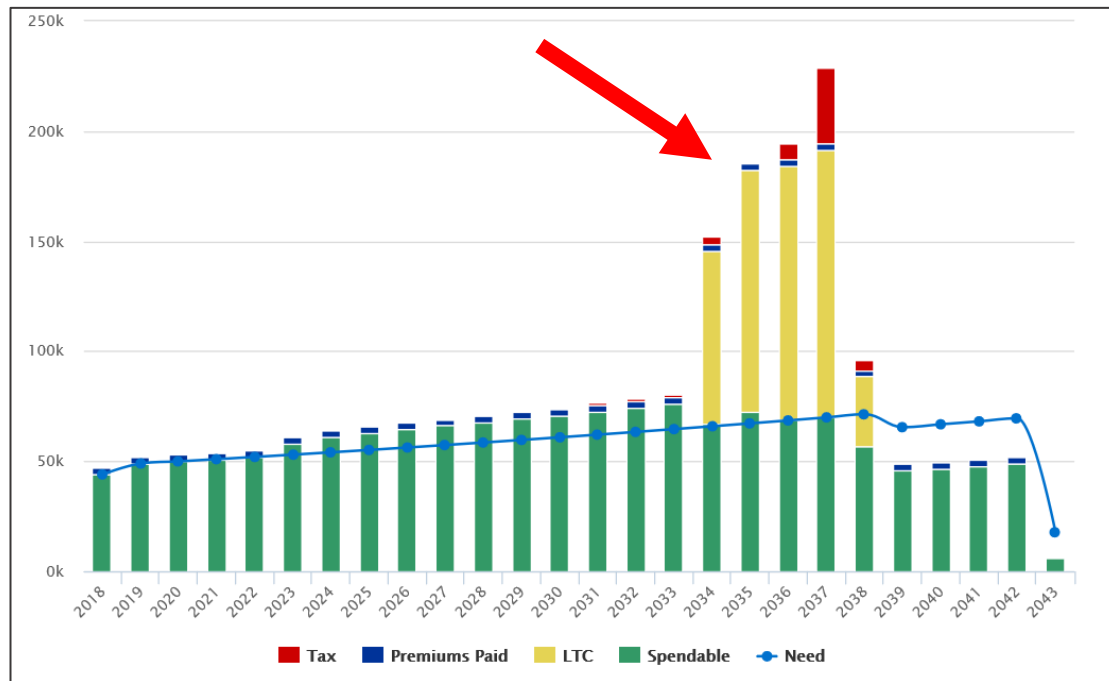
i.e., A Heart attack was a killer in the past and now it's an overnight stay.

- Inflation
- Health Care Costs
- Long Term Care
- Home Health Care

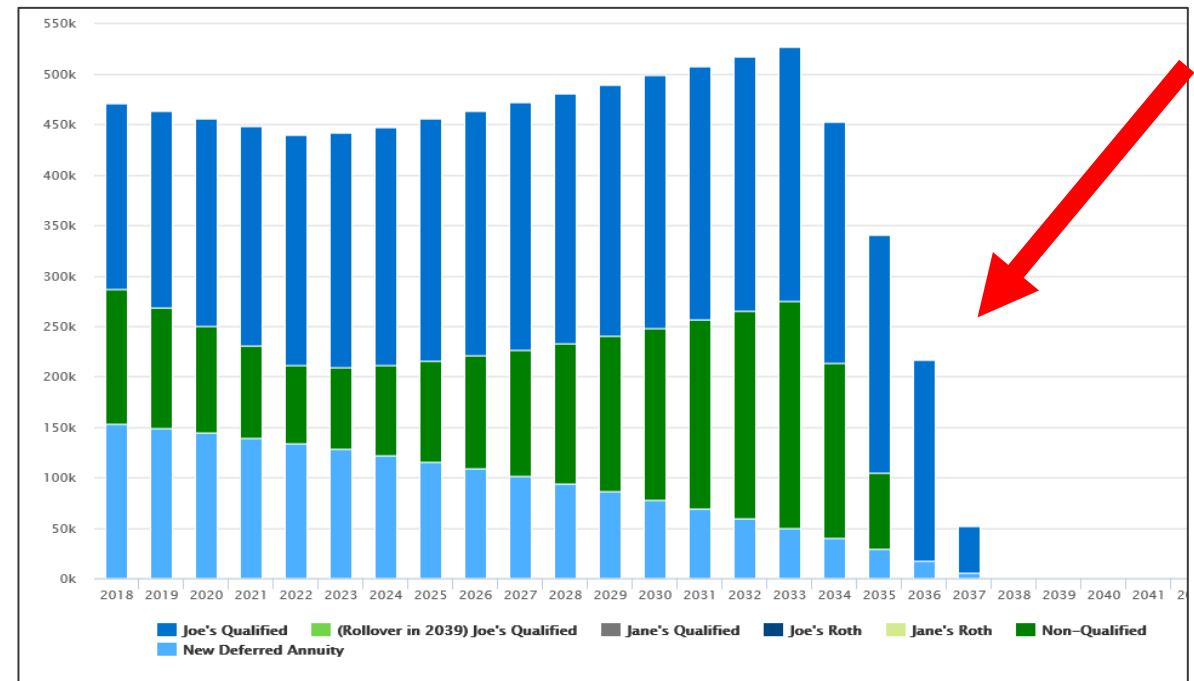


# Long-Term Care Event: Stress Test

## Annual Expenses



## Investment Balance



Data Source: Covisum

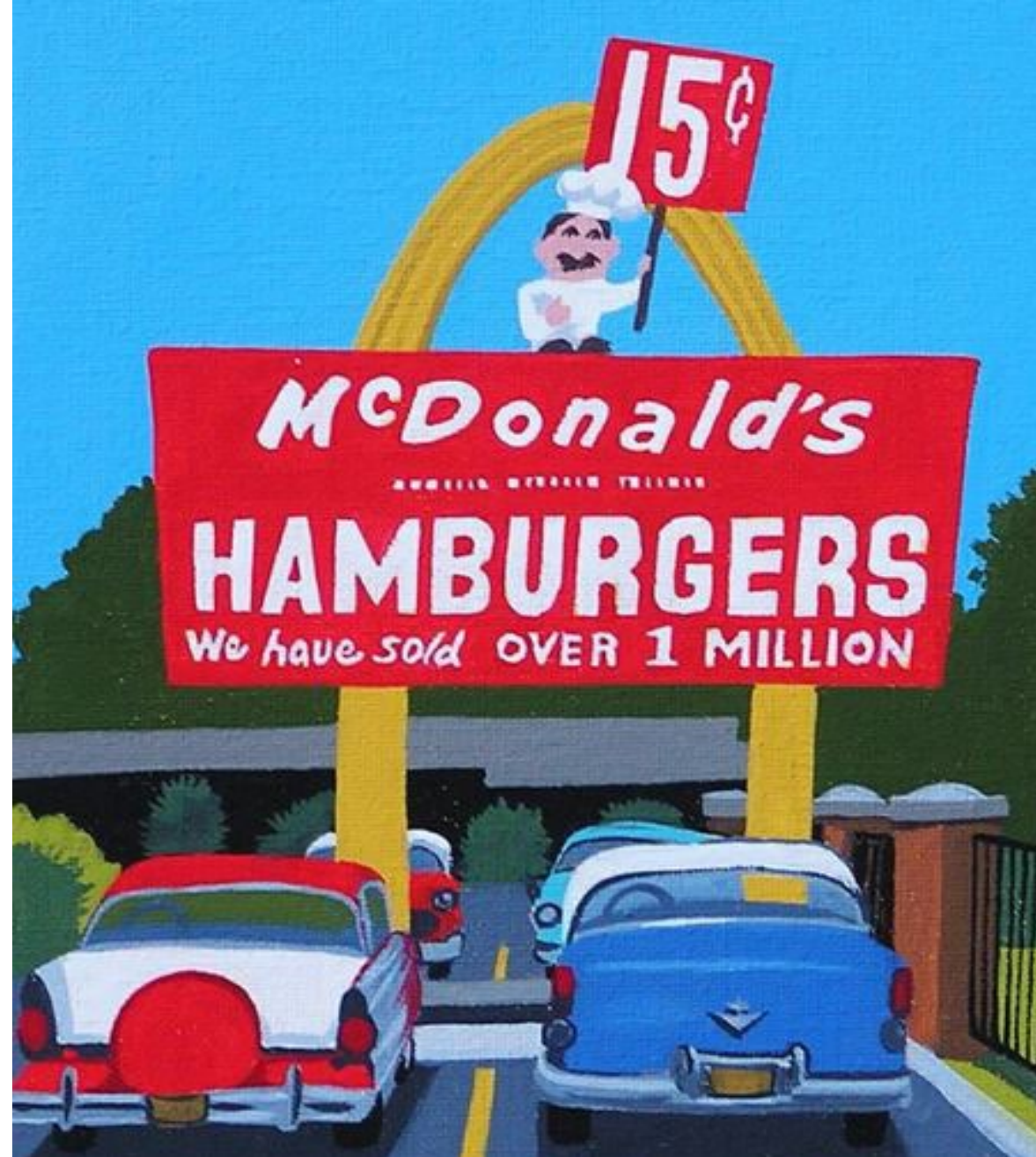




# INFLATION



# INFLATION



# \$383,000

**The total amount of money a  
65-year old couple retiring in  
2025 will need to cover medical  
expenses in retirement.**



**Fidelity**

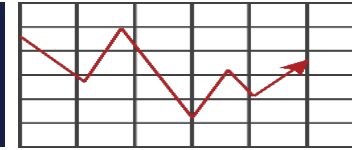
## HEALTH CARE EXPENSES

<https://newsroom.fidelity.com/pressreleases/fidelity-investments--releases-2025-retiree-health-care-cost-estimate--a-timely-reminder-for-all-gen>

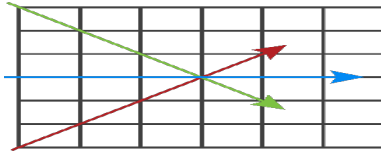


# 5 Big Challenges in Retirement

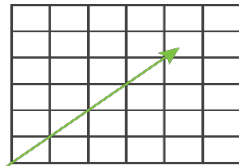
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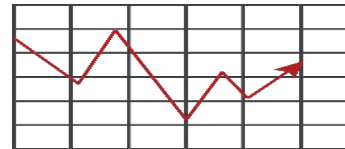
Taxes



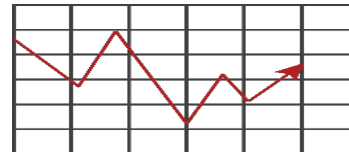
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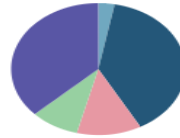




# The Compass Report Provides Direction

## Income Source Summary

Employment	\$120,000	2.6%
Social Security	\$1,825,688	39.1%
Pension	\$541,991	11.6%
Other	\$433,593	9.3%
Portfolio	\$1,745,727	37.4%



Income received over the years illustrated in the Compass, displayed by category

### Total Income Received Over Years Illustrated

**\$4,666,999**

## Portfolio Withdrawal Summary

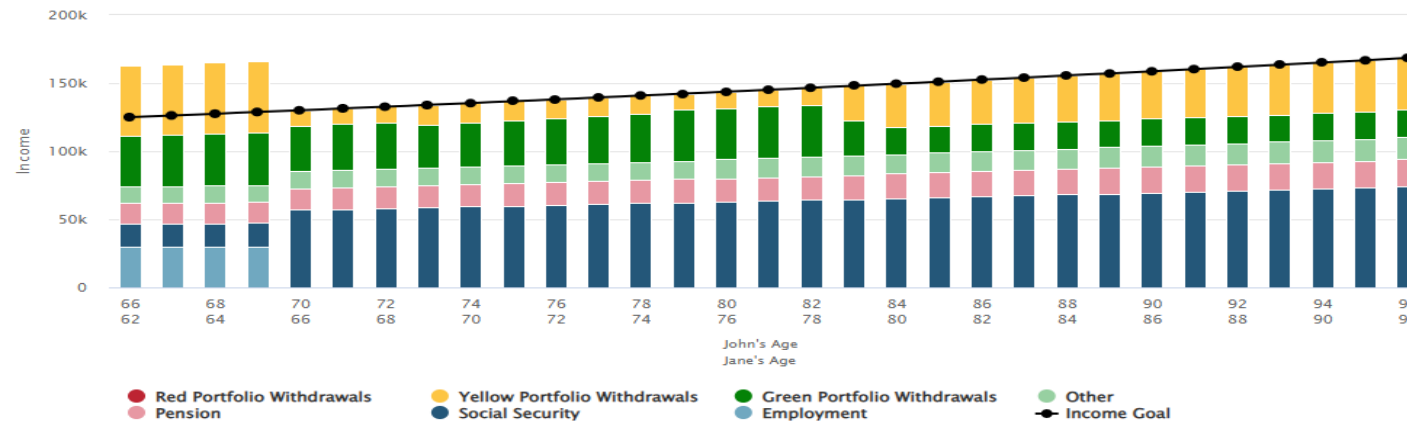
Green	\$890,174	51.0%
Yellow	\$855,552	49.0%
Red	\$0	0%



Portfolio income received over the years illustrated in the Compass, displayed by Color of Money.

## Income Sources vs. Income Goal

Income received over the years illustrated in the Compass, displayed by category



\*This scenario contains roth conversion(s) for Jane age(s): 62-65

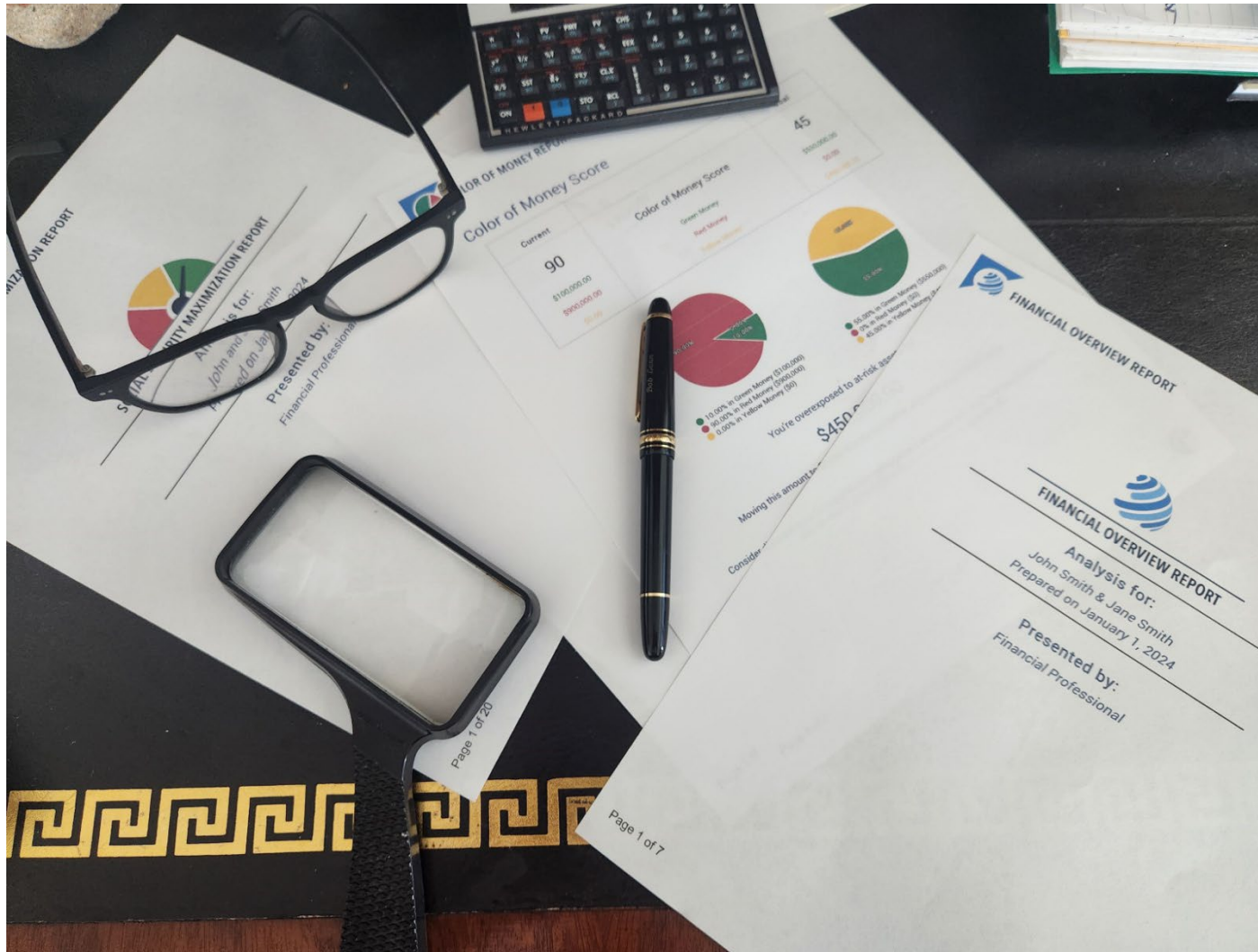
Data Source: Nextek Compass



# Is your Head Spinning?



# Retire with Success!



Your Compass Report is the foundation to a successful retirement!



# Retirement

dreamstime





[www.spannerfinancial.com](http://www.spannerfinancial.com)

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