



Multi-Discipline Retirement Strategies (MDRS)

The Foundation of an Efficient and Sustainable Income for Life

Most people have retirement savings, but they don't know when they can retire and how much income they can generate from their assets. Retirement planning is much more complex than simply growing your assets.

We believe there are several major retirement optimized planning strategies. We call these Multi-Discipline Retirement Strategies (MDRS). These strategies must be considered and properly planned for in order to create the most efficient and sustainable retirement income possible. This planning takes time and effort. Working together with you, the Your Retirement Advisor team will make sure you understand, consider and take full advantage of each strategy.

Many advisors and/or pre-retirees don't understand the dramatic impact portfolio volatility, taxes, Social Security and home equity can have on the sustainability of a retirement portfolio when taking withdrawals for income. For example, investing your retirement "nest egg" properly is important, but it's just one strategy when creating an efficient retirement income that can survive a lifetime.

We would also argue that most advisors don't spend the time to educate people on these unconventional strategies, let alone incorporating them into a retirement plan. Let's take a look at the six most important strategies you should understand.



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“Most advisors concentrate solely on managing investments. They don't incorporate all the intricate retirement strategies that must be utilized to dramatically increase the probability of a retiree's success.”

*— Dr. Wade Pfau, Phd,
 Retirement Researcher*

The 6 Most Important Multi-Discipline Strategies Include:



Portfolio Risk Reduction (PRO)

Reducing volatility in your portfolio is imperative to creating a sustainable retirement income for life.

Properly combining a globally diversified stock portfolio, structured investment products (SIPs) and principal protected fixed indexed annuities (FIAs) can work to help reduce portfolio risk and thereby increase portfolio survival (meaning not running out of money).



Social Security Optimization

A proper Social Security timing strategy and maximizing this important income source can dramatically increase the probability of retirement success.

Social Security income accounts for almost 50% of the average retirement income for retired Americans. And many Americans leave more than \$100,000 on the table by not choosing the right strategy.



Prudent Use of Home Equity

Leading academic research indicates that the use of home equity in retirement can increase the probability of portfolio survival and increase the legacy to loved ones. (1)

Most Americans that have substantial housing wealth are not incorporating this important asset in their overall retirement strategy.

Tax Efficient Income Distribution

Tax efficiency in retirement could reduce taxes and ultimately increase the probability of portfolio survival.

Tax diversification (having tax advantage, taxable and tax-deferred investments) in retirement offers the ability to create a tax efficient income distribution strategy. The primary goal is that by paying less tax you have more spendable income in retirement, or you're able to leave more money on to your loved ones.



Risk Management

Almost 70% of adults that survive to the age of 65 develop long-term care service and support needs before they pass away. (2)

A proper long-term care strategy and other insurance protections integrated with estate planning, will help protect a retiree and his/her family.



Alpha-Efficient Portfolio Management

Adding positive manager "Alpha Effect" to a retirement portfolio may increase portfolio survivability when withdrawing income.

Combining low-cost, passive index funds with active money managers can potentially increase returns above a "passive only" strategy.



If you'd like to discuss how our Multi-Discipline Retirement Strategies can benefit you, reach out to us:
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¹ December 12, 2022, from <https://www.cbsnews.com/news/study-says-retirees-lose-more-than-100k-by-claiming-social-security-at-the-wrong-time/> What is the lifetime risk of needing and receiving long-term services and supports? ASPE. (n.d.). Retrieved December 12, 2022, from <https://aspe.hhs.gov/reports/what-lifetime-risk-needing-receiving-long-term-services-supports-o>

² CBS Interactive. (2019, July 1). Almost all Americans take Social Security at the wrong time, study says. CBS News. Retrieved