Highline Wealth
PLANNING

THE 2027 RETIREMENT PLANNING GUIDE

7 Retirement Landmines to Avoid in 2027

and how to plan around them

Updated for 2027 tax law, Social Security, and Medicare changes, so the retirement savings you've built can last.

COMPLIMENTARY GUIDE · PUBLISHED OCTOBER 2026

WHY THIS GUIDE

The shifting financial landscape of retirement

Retirement used to be a straightforward milestone: stop working, start spending. Today's retirees face a far more complex landscape, and 2027 brings new tax rules, a new Social Security adjustment, and fresh Medicare thresholds to plan around.

PHASE ONE

Accumulation

Building wealth during your working years. Most people plan diligently for this phase.

PHASE TWO

Distribution

Managing and drawing from that wealth once you retire. This is where plans most often go off track.

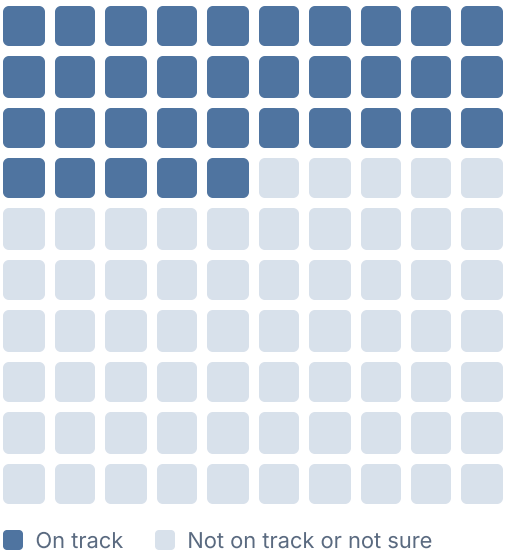
This guide covers **seven retirement risks**, or "landmines," that can quietly derail a plan. It explains the strategies people use to plan around them and the trade-offs of each. You'll also find the key 2027 numbers, a planning calendar for the year, and a short self-check.

ARE AMERICANS PREPARED?

35%

of non-retirees believe their retirement savings are on track.

The rest say they are not on track or aren't sure.



Source: Board of Governors of the Federal Reserve System, *Economic Well-Being of U.S. Households in 2025* (published May 2026), Survey of Household Economics and Decisionmaking.

INSIDE THIS GUIDE

What's inside

◆ 2027 by the Numbers — p. 4
Key figures for the year ahead

01 Outliving Your Money — p. 5
The hidden longevity challenge

02 When Market Swings Collide with Withdrawals — p. 7
Sequence-of-returns risk

03 The Silent Wealth Killer — p. 10
Inflation

04 Timing Is Everything — p. 12
Social Security's hidden impact

05 Leaving Cash Idle as Yields Fall — p. 14
Making cash reserves work

06 Withdrawal Mistakes That Trigger Higher Taxes — p. 16
Gap years, the senior deduction, and IRMAA

07 The Missed Opportunity in Charitable Planning — p. 18
Giving under the new rules

◆ Your 2027 Planning Calendar — p. 20
Key dates, quarter by quarter

◆ Retirement Readiness Preview — p. 21
A ten-question self-check

→ Your Next Step — p. 22
Get your Retirement Readiness Score

KEY FIGURES

2027 by the numbers

The figures below shape retirement decisions in 2027. Each is referenced in the landmine that follows.

SOCIAL SECURITY COLA
3.6%
Benefit increase starting January 2027

SOCIAL SECURITY WAGE BASE
$192,300
Maximum earnings subject to Social Security tax in 2027

RMD STARTING AGE
73 / 75
73 if born 1951–1959; 75 if born 1960 or later

SENIOR DEDUCTION
$6,000
Per person 65+, tax years 2025–2028; phases out above $75,000 single / $150,000 joint MAGI

NON-ITEMIZER CHARITABLE DEDUCTION
$1,000 / $2,000
Cash gifts to public charities, single / joint, since 2026 (donor-advised funds excluded)

MEDICARE LOOK-BACK YEAR
2025
Your 2025 income sets your 2027 Medicare premiums

QCD ELIGIBILITY AGE
70½
Minimum age for qualified charitable distributions from an IRA

TRUST FUND OUTLOOK
2032 / 2034
Projected depletion of the retirement fund / combined funds; about 83% of benefits then payable

TAX BRACKETS & STANDARD DEDUCTION
Pending
IRS · EXPECTED NOV 2026

401(K) & IRA LIMITS
Pending
IRS · EXPECTED NOV 2026

QCD ANNUAL LIMIT
Pending
IRS 2026 limit: $111,000

PART B PREMIUM & IRMAA TIERS
Pending
CMS · EXPECTED NOV 2026
2026: $202.90/mo

Sources: Social Security Administration (COLA and wage base, Oct 14, 2026); 2026 Social Security Trustees Report; IRS; Public Law 119-21 (2025); CMS. Figures are subject to change. Dashed tiles will be updated when the IRS and CMS publish 2027 amounts.

LANDMINE 01

01 Outliving Your Money

The hidden longevity challenge

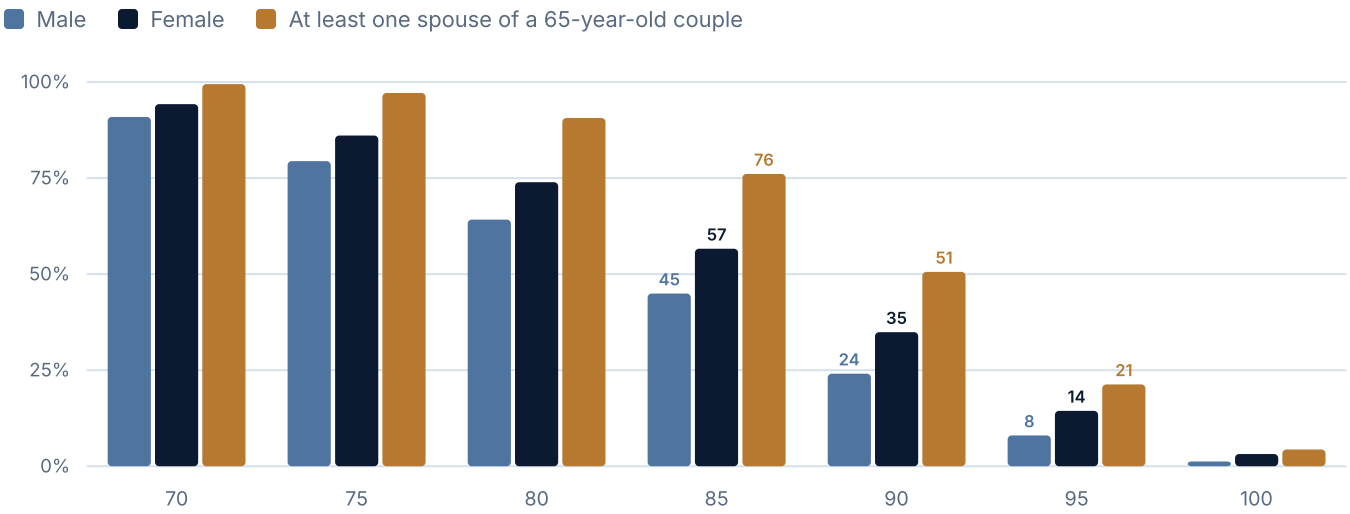
THE RISK

Running out of money before you run out of years.

A 65-year-old today can expect to live about 18 more years if male and about 21 more if female. Those are averages. Many people live well beyond them, which is why planners often suggest preparing for a retirement that lasts into your 90s.

How long might you live?

Probability of reaching each age, for a 65-year-old today



Source: Social Security Administration, 2023 period life table used in the 2026 Trustees Report. Couple figures assume independent lifespans. These are population averages; healthier and higher-income retirees tend to live longer.

WHY IT MATTERS

01 More years of spending to fund

02 Greater exposure to market cycles and volatility

03 A larger cumulative impact from inflation

04 Increased healthcare and long-term care needs

LANDMINE 01 · CONTINUED

Establishing a sustainable withdrawal rate

HOW TO PLAN FOR IT

- Plan for a retirement that could last 30 years or more
- Set a sustainable withdrawal rate from day one
- Consider guardrails that adjust spending as markets move

A sustainable withdrawal rate answers a simple question: *how much can I withdraw from my portfolio each year with a reasonable chance my money lasts?*

The 4% rule

Withdraw 4% of your portfolio in the first year, then adjust that dollar amount each year for inflation. William Bengen's 1994 study of U.S. historical returns found this approach would have lasted at least 30 years in every period he tested, for a balanced stock-and-bond portfolio.

EXAMPLE

Retire with **$2,000,000** → withdraw **$80,000** in year one, then increase it each year with inflation.

The rule is a starting point, not a guarantee. Results depend on your allocation, fees, taxes, and future markets, which may differ from the past.

The guardrails approach

Developed by Jonathan Guyton and William Klinger, guardrails set spending limits that adjust with portfolio performance instead of one fixed amount.

- **Markets strong:** withdrawals can rise.
- **Markets down:** withdrawals are trimmed temporarily.

Trade-off: your income will vary from year to year, and you need to be willing to cut spending when the rules call for it.

KEY TAKEAWAY

Longevity is both a gift and a challenge. A thoughtful withdrawal strategy can help balance the risk of running out of money **against the risk of spending less than you could.**

LANDMINE 02

02 When Market Swings Collide with Withdrawals

Sequence-of-returns risk

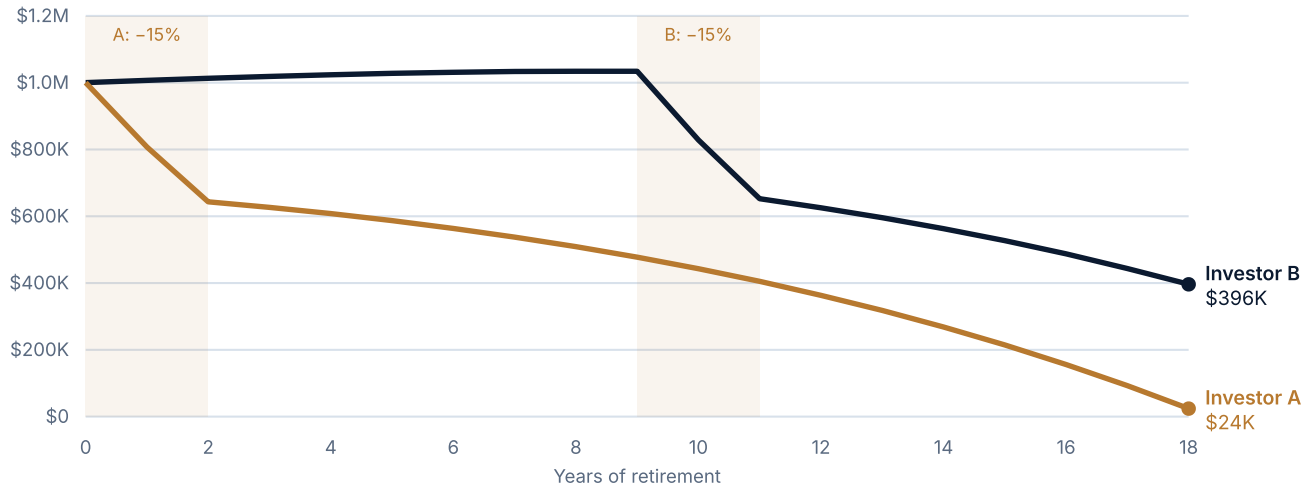
THE RISK

Poor returns in the early years can permanently shorten the life of your portfolio.

If your portfolio suffers losses early in retirement while you're taking withdrawals, the damage can be substantial, even if the market recovers later.

Hypothetical illustration: same returns, different order

Both investors earn identical returns overall. Only the timing of the downturn differs.



Hypothetical example for illustrative purposes only, adapted from the Schwab Center for Financial Research; not representative of any specific investment or of actual results. Both investors start with $1,000,000, take an initial $50,000 withdrawal, and increase withdrawals 2% a year. Investor A: −15% in years 1–2, then 6% in years 3–18. Investor B: 6% in years 1–9, −15% in years 10–11, then 6% in years 12–18. Does not reflect taxes or fees.

WHY IT MATTERS

01

Selling investments at a loss early on shrinks the base available for future growth.

02

The shortfall creates a lasting drag that later gains may never fully repair.

LANDMINE 02 · CONTINUED

The three-bucket strategy

HOW TO PLAN FOR IT

- Consider a “bucket strategy” spanning short-, mid-, and long-term investments
- Hold 1–5 years of living expenses in cash or stable assets
- Adjust withdrawals based on market conditions
- Diversify your sources of income

BUCKET 1

Cash & Short Term

HORIZON	Years 0–2 of withdrawals
ASSETS	Savings, money market funds, CDs, short-term Treasuries
PURPOSE	Covers near-term spending regardless of market conditions
WHY	When stocks fall, spending can come from this bucket instead of selling stocks at a loss.

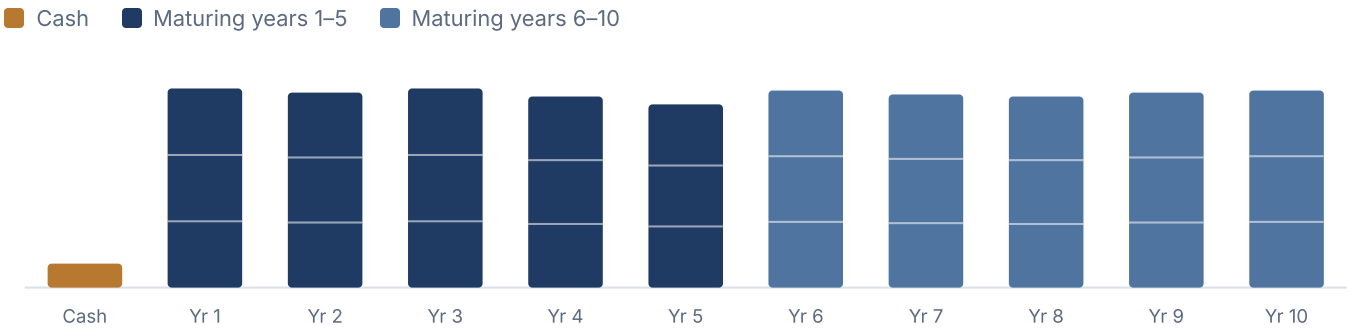
BUCKET 2

Intermediate Term

HORIZON	Years 3–5 of withdrawals
ASSETS	High-quality bonds and fixed-income ladders (corporate, municipal, Treasury)
PURPOSE	The “refill bucket” for Bucket 1
WHY	In a sustained downturn, maturing bonds can replenish cash.

How a bond ladder is structured

Bonds staggered by maturity; each year a rung matures and can refill the cash bucket



Illustrative only; each segment represents an individual bond holding.

LANDMINE 02 · CONTINUED

Putting the buckets to work

BUCKET 3

Long-Term Growth

HORIZON	5+ years
ASSETS	Equities, equity funds, alternative growth assets
PURPOSE	Growth and inflation protection over a long retirement
WHY	Giving stocks time to recover can reduce the need to sell during downturns.

Why five years?

After the 2008–2009 financial crisis, the S&P 500 took about five and a half years from its October 2007 peak to reach a new closing high in March 2013.

Holding several years of spending in cash and bonds is designed to give growth assets time to recover from a similar decline.

EXAMPLE: WITHDRAWING $100,000 PER YEAR

CASH	FIXED INCOME	GROWTH
$200K	$300K	Remainder
Years 1–2	Years 3–5	Years 6+ · invested for the long run

How the flow works: spending comes from cash; bonds mature to refill cash; growth assets are trimmed to refill bonds, ideally after strong years rather than during a downturn.

TRADE-OFFS TO CONSIDER

- Cash and bonds can lag inflation and growth assets, which may lower long-term returns.
- Bonds carry interest-rate, credit, and reinvestment risk, and can lose value.
- A downturn can last longer than five years; the 2000–2002 decline and the 1970s are examples of extended periods of weak real returns.

LANDMINE 03

03 The Silent Wealth Killer

Inflation

THE RISK

Your money buys a little less every year.

Inflation gradually erodes purchasing power. At 3% a year, prices double in about 24 years, well within a typical retirement.

WHY IT MATTERS

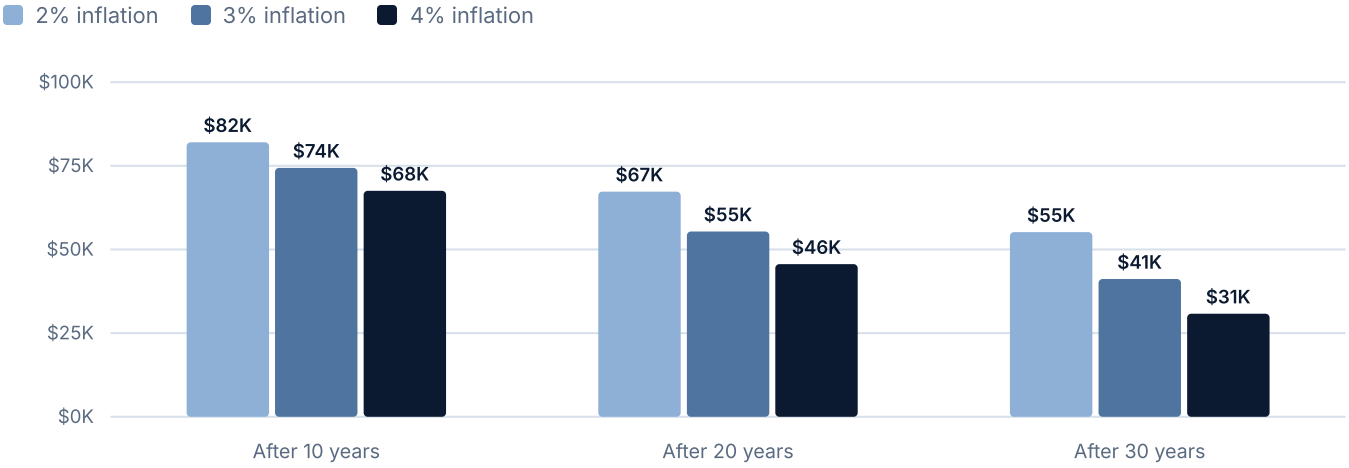
01
Many retirees rely partly on fixed income

02
There are no wage increases to offset rising costs

03
Inflation is hard to notice year to year but compounds over time

What $100,000 buys over time

Purchasing power of $100,000 at constant inflation rates



Mathematical illustration only; actual inflation varies.

$0.47 What a 1995 dollar buys today: consumer prices more than doubled between 1995 and 2025. Source: U.S. Bureau of Labor Statistics, CPI-U annual averages.

LANDMINE 03 · CONTINUED

Keeping pace with rising costs

HOW TO PLAN FOR IT

- Maintain appropriate exposure to growth assets such as stocks and real estate
- Consider the portfolio income guideline
- Revisit your budget regularly and adjust for cost-of-living increases

Growth assets

Retirees are often told to invest conservatively, with a large share in bonds and money markets. “Own your age in bonds” is a common rule of thumb. By that rule, a 70-year-old would hold 70% in bonds.

That can leave much of a portfolio exposed to inflation. Historically, growth assets such as stocks and real estate have tended to outpace inflation over long periods, though with greater volatility and no guarantee.

The bucket strategy described earlier is one way to keep growth exposure while holding reserves for downturns.

The portfolio income guideline

HIGHLINE’S GENERAL GUIDELINE

Aim for about half of annual spending to come from dividends and interest.

When income covers more of your spending, less needs to come from selling assets, including during down markets.

TRADE-OFFS

Focusing on income can concentrate a portfolio in dividend-paying sectors, create tax drag in taxable accounts, and dividends can be cut in recessions. This guideline may not suit everyone.

KEY TAKEAWAY

Inflation is a quiet, compounding risk over a long retirement. Balancing growth exposure, income, and reserves, and revisiting your budget each year as costs change, **can help your plan keep pace**, though no approach eliminates inflation risk.

LANDMINE 04

04 Timing Is Everything

Social Security's hidden impact

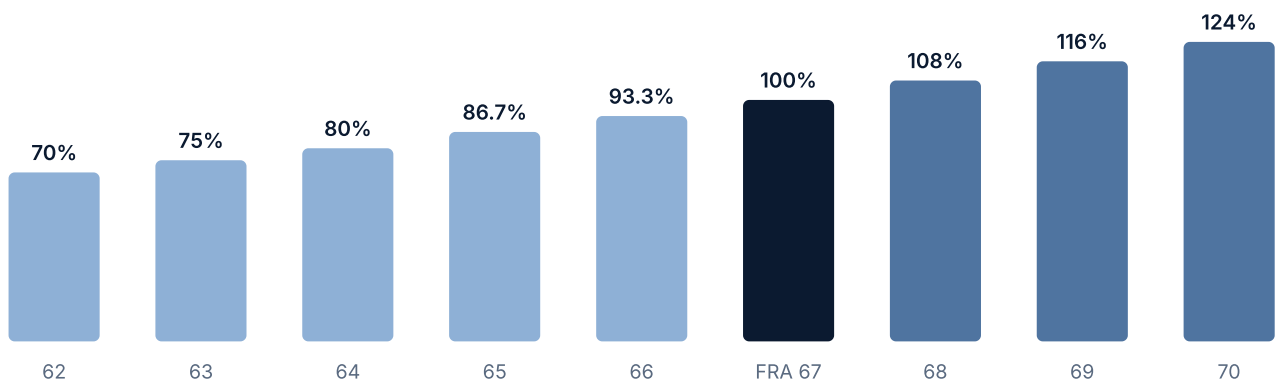
THE RISK

Locking in a permanently reduced benefit.

Claiming at 62 can reduce your monthly benefit by as much as 30% for life. For married couples, early claiming by the higher earner can also shrink the survivor benefit. Benefits rise 3.6% in January 2027 under this year's cost-of-living adjustment.

Your monthly benefit depends on when you claim

Percentage of full benefit by claiming age, for a full retirement age (FRA) of 67



Based on Social Security Administration reduction and delayed-retirement-credit schedules for people born in 1960 or later. Excludes cost-of-living adjustments.

EXAMPLE · $2,000 MONTHLY BENEFIT AT FRA 67

$1,400	$2,000	$2,480
Claim at 62	Claim at 67	Claim at 70

Waiting from 62 to 70 raises the monthly benefit by about 77%, before cost-of-living adjustments. Delaying means collecting for fewer years, so it is not right for everyone.

LANDMINE 04 · CONTINUED

Making an informed claiming decision

Things to consider

Delayed retirement credits

Your benefit grows 8% for each year you delay past full retirement age, up to age 70.

Coordinating as a couple

A lower-earning spouse can claim on their own record first, then receive a spousal benefit (up to 50% of the higher earner's full benefit) once the higher earner files.

Survivor benefits

The surviving spouse keeps the larger of the two benefits, so the higher earner's claiming age can affect income for life.

Health and life expectancy

The longer you expect to live, the more delaying may pay off; poor health can favor claiming earlier.

What about trust fund headlines?

The 2026 Trustees Report projects the retirement trust fund (OASI) will be depleted in late 2032, and the combined retirement and disability funds in 2034.

Depletion would not mean benefits stop. Ongoing payroll taxes are projected to cover about 83% of scheduled benefits after 2034. Congress has changed the program before, most notably in 1983, and future changes could include tax increases, benefit adjustments, or both.

KEEP PERSPECTIVE

Claiming early out of fear permanently reduces your monthly benefit. It's worth weighing possible future changes alongside your health, income needs, and spouse's benefit rather than reacting to headlines.

KEY TAKEAWAY

Your claiming decision is one of the few retirement choices that is **largely permanent**. Coordinate it with your health, your spouse's benefit, your other income, and your tax plan, not just your age.

LANDMINE 05

05 Leaving Cash Idle as Yields Fall

Making cash reserves work

THE RISK

Holding cash in accounts that pay little or nothing.

Many traditional bank accounts pay almost no interest, so after inflation that cash loses value. And as interest rates have come down from their 2023–2024 highs, yields on savings and money market funds have fallen too. That makes it worth checking what your cash earns.

4.35% → 3.20% The high-yield savings rate at one large online bank, December 2023 vs. October 2026. Source: RateBrain rate history.

WHY IT MATTERS

01
Earning a competitive yield on cash reserves can add meaningfully to retirement income.

02
You can keep liquidity for expenses while still earning interest.

Common options for cash reserves

Money market funds
Invest in short-term, high-quality instruments and are designed for liquidity. Not FDIC-insured; can lose value, and some can impose fees during stress.

High-yield savings
Often offered by online banks. Typically pay more than traditional savings and are FDIC-insured up to applicable limits.

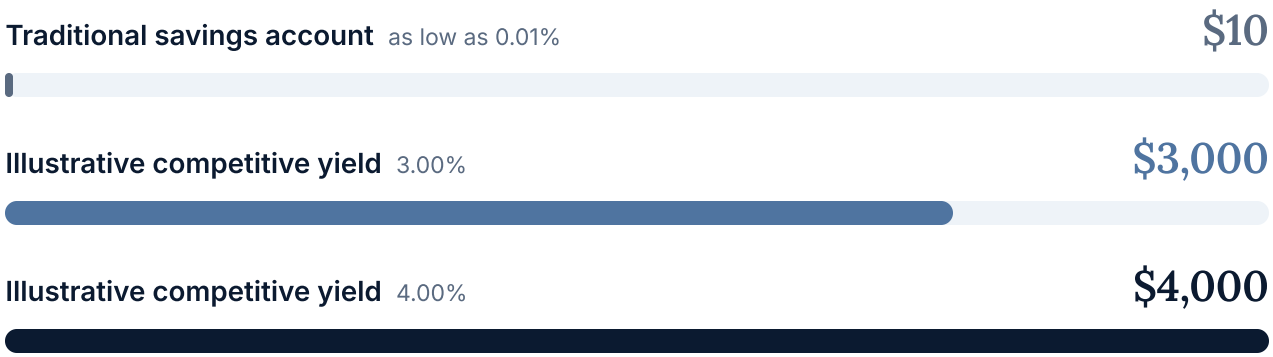
CDs & Treasury ladders
Lock in a rate for a set term, which can protect against falling yields. Early CD withdrawals usually carry a penalty.

LANDMINE 05 · CONTINUED

Comparing yields

On **$100,000** of cash, here is roughly how much interest one year could earn at different rates:

ESTIMATED ONE-YEAR INTEREST ON $100,000



Illustrative rates only, shown to compare a near-zero traditional savings rate with the roughly 3–4% range recently available from many high-yield savings accounts and money market funds (as of October 2026). Rates are variable and change frequently. Assumes the rate is constant for 12 months; not a recommendation of any product.

TRADE-OFFS TO CONSIDER

- Higher-yielding options may have less access, minimums, or penalties for early withdrawal.
- Locking in a rate protects against falling yields but means missing out if rates rise.
- Interest is generally taxable as ordinary income; money market funds are not bank deposits.

THE KEY

Balance **liquidity** (easy access when you need it) with **earning potential**. Reviewing where cash sits, especially as rates change, helps make sure your reserves are working for you.

LANDMINE 06

06 Withdrawal Mistakes That Trigger Higher Taxes

Gap years, the senior deduction, and IRMAA

THE RISK

Paying more in taxes than necessary.

It's not just how much you've saved. It's also how you take it out. Without a coordinated withdrawal plan, you could move into higher tax brackets, trigger Medicare premium surcharges (IRMAA), or reduce what you leave to heirs.

The **gap years**, after you stop working but before Social Security and required minimum distributions (RMDs) begin, often bring lower taxable income. They can be a good time to consider **Roth conversions**: moving pre-tax savings into a Roth IRA and paying tax now, potentially at lower rates. Qualified Roth withdrawals are tax-free under current law. Conversions add taxable income in the year you convert, so sizing matters.

STAGE 1

Retirement begins

Paychecks stop; taxable income often drops.

STAGE 2 · GAP YEARS

Planning window

Consider conversions that fill lower brackets, sized with IRMAA in mind.

STAGE 3 · AGE 62–70

Social Security starts

Up to 85% of benefits may be taxable.

STAGE 4 · AGE 73 OR 75

RMDs begin

Required withdrawals can push income higher.

2025–2028 WINDOW

The **$6,000 senior deduction** (per person 65+) lowers taxable income through 2028. It phases out above $75,000 / $150,000 of modified AGI, and conversion income counts toward that limit.

TWO-YEAR LOOK-BACK

Medicare premiums use income from two years earlier: **2025 income sets 2027 premiums**, and 2027 income will set 2029 premiums.

LANDMINE 06 · CONTINUED

Coordinated withdrawal sequencing

Most retirees hold several types of accounts. **Which accounts you draw from, and in what order, can significantly change the taxes you pay over a lifetime.**

TAXABLE

Brokerage & trust accounts

Gains are typically taxed at capital gains rates, and only when you sell.

TAX-DEFERRED

401(k) & traditional IRA

Withdrawals are taxed as ordinary income and are subject to RMDs.

TAX-FREE

Roth IRA & Roth 401(k)

Qualified withdrawals are tax-free; Roth IRAs have no lifetime RMDs.

At Highline Wealth, we use planning software that models your accounts, income sources, and tax situation to help answer two questions each year:

1 **Which account should we withdraw from?**

2 **Should we do a Roth conversion this year? If so, how much?**

TRADE-OFFS TO CONSIDER

A Roth conversion means paying tax now in exchange for possible tax-free income later. It may not pay off if your future tax rate turns out lower, if you need the converted funds soon, or if tax laws change. Converted amounts must generally stay in the Roth five years to avoid penalties in some cases.

THE BOTTOM LINE

Tax planning in retirement is a multi-year exercise. Coordinating withdrawals, conversions, and RMDs **can help reduce lifetime taxes**, though results depend on your situation and future tax law.

LANDMINE 07

07 The Missed Opportunity in Charitable Planning

Giving under the new rules

THE RISK

Writing checks to charity without considering more tax-efficient strategies.

Tax benefits should never be the main reason to give, but giving efficiently can let your generosity go further. Charitable deduction rules changed in 2026, which makes the method of giving more important.

WHAT CHANGED IN 2026

Non-itemizers
Can deduct up to $1,000 (single) or $2,000 (joint) of cash gifts to public charities. Gifts to donor-advised funds don't qualify.

Itemizers
Only giving above 0.5% of adjusted gross income is deductible, so smaller annual gifts may yield less benefit.

Top bracket
For those in the 37% bracket, the tax benefit of itemized deductions is capped at 35%.

HOW TO PLAN FOR IT

- **Donate appreciated investments** instead of cash to avoid capital gains tax on the growth. Deductions are generally limited to 30% of AGI for these gifts.
- **"Bunch" gifts into one year**, often through a donor-advised fund, to clear the standard deduction and the new 0.5% floor.
- **Use qualified charitable distributions (QCDs)** from an IRA at 70½ or older. QCDs can count toward RMDs and are excluded from taxable income.

EXAMPLE · GIVING STOCK INSTEAD OF CASH

$10,000	$4,000	$900
Value of shares given	Original cost basis	Tax avoided on the $6,000 gain at 15%

Hypothetical. Excludes the 3.8% net investment income tax and state taxes. Consult a tax professional.

LANDMINE 07 · CONTINUED

Two tools worth knowing

Donor-advised funds

A donor-advised fund works like a charitable investment account. You contribute cash or appreciated investments, may receive a tax deduction in that year (subject to IRS limits and itemizing), and recommend grants to charities over time. This separates the timing of your deduction from the timing of your gifts.



Trade-off: contributions are irrevocable, and sponsors charge administrative fees.

Qualified charitable distributions

A QCD lets individuals 70½ or older transfer money directly from an IRA to a qualified charity, up to an annual inflation-indexed limit ($111,000 in 2026; the 2027 limit is pending). QCDs can count toward RMDs but are excluded from taxable income, which can also help with IRMAA thresholds. QCDs cannot go to donor-advised funds.

	Normal IRA withdrawal	Qualified charitable distribution
Tax treatment	Taxable income	**Not taxable**
Counts toward RMD?	Yes	**Yes**
Impact on income	Raises taxable income	**No increase to income**
Charitable benefit	Only if donated later	**Direct gift to charity**

KEY DATES

Your 2027 planning calendar

A quarter-by-quarter look at the dates and decisions that matter most for retirees in 2027.

Q1 · JAN–MAR

Start the year

JAN	3.6% Social Security COLA arrives; new tax brackets and contribution limits take effect
JAN–MAR	Medicare General Enrollment Period (Jan 1–Mar 31)
FEB–MAR	Gather tax documents; review last year's Roth conversions and charitable gifts

Q2 · APR–JUN

Tax season wrap-up

APR 1	First-RMD deadline for anyone who turned 73 in 2026
APR 15	2026 tax returns due; last day for 2026 IRA and HSA contributions
JUN	Mid-year check: spending, cash reserves, and withdrawal rate

Q3 · JUL–SEP

Plan ahead

JUL–AUG	Tax projection for 2027; model Roth conversion amounts against brackets and IRMAA tiers
ANY TIME	After a life-changing event such as retirement, consider asking Social Security to lower IRMAA (Form SSA-44)
SEP	Review Social Security claiming plans for the year ahead

Q4 · OCT–DEC

Year-end moves

OCT 15–DEC 7	Medicare Open Enrollment for 2028 coverage
NOV–DEC	Fund donor-advised gifts; consider tax-loss harvesting
DEC 31	Deadline for 2027 Roth conversions, RMDs, and QCDs

Dates reflect current law and typical schedules; confirm deadlines with your tax professional each year.

RETIREMENT READINESS PREVIEW

Ten questions to ask yourself

Check one box for each question. There are no wrong answers. Each “No” or “Not sure” points to an area that may deserve a closer look.

	Yes	No	Not sure
ACCOUNTS & TAXES			
01 Do you know when your RMDs start and roughly how large they will be?	☐	☐	☐
02 Do you know which Medicare IRMAA tier your retirement income may fall into?	☐	☐	☐
03 Have you modeled whether Roth conversions make sense for you, including the break-even age?	☐	☐	☐
RETIREMENT INCOME			
04 Have you decided when you (and your spouse) will claim Social Security, and why?	☐	☐	☐
05 Do you know how much of your spending will be covered by Social Security, pensions, and other income?	☐	☐	☐
SAFE SPENDING			
06 Do you know how much you spend each month, or plan to spend in retirement?	☐	☐	☐
07 Do you have a written plan for your spending if markets fall 20% or more?	☐	☐	☐
08 Do you know what withdrawal rate your portfolio can reasonably support?	☐	☐	☐
INVESTMENTS			
09 Do you know how many years of spending you hold in cash and bonds?	☐	☐	☐
10 Is your cash earning a competitive yield?	☐	☐	☐

What your answers mean: this self-check is for your own reflection and is not a score or a recommendation. If several answers were “No” or “Not sure,” the next page explains how to get a personalized Retirement Readiness Score.

YOUR NEXT STEP

Get your Retirement Readiness Score

You've read about seven landmines that can trip up even careful savers. Your **Retirement Readiness Score** shows where you stand across the areas this guide covers, and which ones may need attention.

1

Book a 30-minute call

Choose a time that works for you. Calls are held over Zoom.

2

Answer a brief questionnaire

A short set of questions about your accounts, income, spending, and investments. No statements or tax returns needed.

3

Review your score together

We score your situation using Highline's methodology and walk through it with you: how it compares to an ideal plan, and where planning may help most.

What to expect

The score call is complimentary and there's no obligation. If we believe we can help further, we'll explain how we work and what we charge.

Who it's for

Individuals and families with $500,000 or more in investable assets.

Book My Retirement Readiness Score Call →

Your Retirement Readiness Score is an educational assessment based on the information you provide and Highline's scoring methodology. It is not a financial plan, investment advice, or a guarantee of any outcome.

Disclosures

Publication date. This guide was published in October 2026. Data are as of the dates noted in each section; tax, Social Security, and Medicare figures marked "pending" had not been released at publication. Information is believed to be reliable but is not guaranteed and may become outdated. Opinions are subject to change without notice.

Educational purpose. This guide is general and educational in nature. It does not provide personalized investment, tax, or legal advice and is not a comprehensive analysis of any topic. The strategies discussed may not be suitable for everyone. Consult a qualified professional about your situation before acting on any strategy referenced here.

No guarantee. No strategy, including those discussed here, can guarantee a particular outcome or protect against loss. Following any strategy in this guide does not assure a successful retirement.

Investment risk. All investments involve risk, including possible loss of principal. Asset allocation and diversification do not assure a profit or protect against loss. Past performance is not indicative of future results. Bonds are subject to interest-rate, credit, inflation, and reinvestment risk. Stocks are subject to market volatility.

Hypothetical and illustrative examples. Examples in this guide, including the sequence-of-returns, bucket, inflation, cash-yield, Social Security, and charitable illustrations, are hypothetical, are provided to explain general concepts, and do not represent actual client results or the performance of any specific investment. They do not reflect fees or taxes unless stated. Actual results will vary.

Rates and products. Interest rates and yields are variable and change frequently. Money market funds are not FDIC-insured or bank-guaranteed, may lose value, and may impose fees under certain conditions. Nothing in this guide is a recommendation of any specific product or institution.

Tax and legal. Highline Wealth Planning does not provide legal advice or prepare tax returns. Tax laws are complex and subject to change. Consult a CPA, tax professional, or attorney before implementing any tax-related strategy.

Third-party data. Data from the Social Security Administration, Federal Reserve, Bureau of Labor Statistics, IRS, CMS, S&P Dow Jones Indices, the Schwab Center for Financial Research, and RateBrain are from sources believed to be reliable. Their use does not imply endorsement by or of any third party.

Retirement Readiness Score. The Retirement Readiness Score is an educational assessment generated from information you provide and Highline Wealth Planning's scoring methodology. It is not a financial plan, investment advice, or a prediction or guarantee of any outcome, and it depends on the accuracy of the information provided. The complimentary score call is available to individuals and families meeting the eligibility criteria described in this guide and carries no obligation to purchase any service.

Self-check. The Retirement Readiness Preview is a reflection tool only. It does not produce a score, rating, or recommendation.

Advisory services. Advisory services are offered only to clients or prospective clients where Highline Wealth Planning and its representatives are properly registered or exempt from registration. The need for an advisor and the services required depend on each person's circumstances; services offered by other advisors may be more suitable for your needs.

Registration. Highline Wealth Planning LLC is an investment adviser registered with the State of Utah. Registration does not imply a certain level of skill or training.

Contact. Highline Wealth Planning LLC, 930 E 700 S, Orem, UT 84097 · 801-386-4270. Additional information about Highline Wealth Planning, including its Form ADV, is available at adviserinfo.sec.gov.

Highline Wealth
PLANNING