



Retirement often brings a sense of stability, especially when income is consistent and predictable. Over time, however, everyday expenses can shift in ways that are easy to overlook.

Costs tend to rise gradually. Healthcare, home expenses, and lifestyle spending can all increase, even if your routine stays the same. As those changes build, income can start to feel tighter than expected.

That is why it helps to revisit your plan from time to time.

A short review can help answer a few important questions:

- *Is your income still covering your lifestyle comfortably?*
- *Have your spending habits changed?*
- *Does your current withdrawal approach still fit your situation today?*

In many cases, small adjustments can make a meaningful difference.

If it has been a while since you last reviewed your plan, let’s take a fresh look together and make sure everything is still on track.



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