

How Inflation Impacts Your Retirement Paycheck – And What to Do About It



You've worked hard, saved diligently, and now you're in or near retirement. So why does the cost of living keep quietly eating away at what you've set aside? Inflation is not a news headline — it's a personal reality. When prices rise just 3% per year, your purchasing power drops by nearly half in 25 years. That means groceries, utilities, medical care, and the simple comforts of daily life gradually become harder to afford on a fixed income.

"What feels like enough today may not be enough tomorrow — unless your income grows with you."

For retirees relying on savings alone, this is the quiet crisis no one warned them about. Social Security provides some cost-of-living adjustments, but they rarely keep pace with real-world expenses — especially healthcare costs, which tend to inflate faster than everything else. The good news: with the right strategy, your retirement income doesn't have to be static. A well-structured plan can actually grow over time, giving you more to work with each year — not less.

Three Steps to Inflation-Proof your Paycheck

1. **Identify your guaranteed income floor.**
Know exactly how much arrives every month no matter what markets do.
2. **Layer in a growth component.** Not all income sources are created equal. Some are designed to increase over time.
3. **Plan for healthcare separately.** Don't let one big expense derail everything else. Build a dedicated cushion.

This quarter, we're digging into all three. Read on — and reach out. You don't have to solve this alone.

The 3 Silent Killers in Retirement: Health, Taxes & Inflation

Health Costs

Fidelity estimates the average couple needs over \$315,000 just for healthcare in retirement. Most people are shocked — and underprepared.

Taxes

Required minimum distributions, Social Security taxation, and capital gains can push you into a higher bracket. Smart structuring matters more than ever after 65.

Inflation

At 3% inflation, your dollar loses half its value in roughly 24 years. Without a rising income stream, the math eventually doesn't work.

Building a Rock Solid Foundation: Where Real Retirement Security Begins



Every lasting structure starts with a solid foundation. Your retirement is no different. Before you can enjoy the freedom retirement promises, you need a financial base that won't shift when markets do — income you can count on, month after month, year after year.

That's exactly what our Rock Solid Retirement plan is designed to deliver. It starts with three non-negotiables: income that is predictable, sustainable, and increasing.

"Predictable. Sustainable. Increasing. Your retirement income should do all three."

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Whether you're still working, recently retired, or navigating retirement alone after losing a spouse — inflation is a challenge we can plan for together. Don't wait for rising prices to force difficult choices. Let's get ahead of it.



The Cornerstone: Fixed Indexed Annuities

We build your foundation with a fixed indexed annuity (FIA) — a powerful tool that offers guaranteed lifetime income, protection from market loss, and the potential for growth linked to market indexes without direct exposure to market risk.

Unlike a traditional fixed annuity, an FIA lets your income base grow in strong market years, which means your future paycheck has the potential to keep pace with rising costs. When markets fall? Your principal is protected. You never give back gains.

For married couples, we structure survivor income so that a spouse is never left without a paycheck. For single retirees and widows, we build in security that doesn't depend on anyone else's decisions.

Beyond the Foundation: Active Portfolio Management

A strong foundation doesn't mean you stop growing. Our investment management (AUM) strategy works alongside your guaranteed income — capturing long-term growth potential for legacy goals, healthcare reserves, and lifestyle spending that goes beyond the basics.

The two work together: your annuity handles the floor, your portfolio handles the ceiling.