



CREATIVE ASSET SOLUTIONS

SmartRetire
Strategy™

Scan or click on the QR code to
request your complimentary
Discovery Session



Income Strategy Guide

Introduction: Why Income Planning is the Foundation of a Confident Retirement

Retirement isn't about having the largest account balance—it's about knowing that your income will last as long as you do. In this guide, we'll walk you through the first step of the SmartRetire Strategy™: **Secure Your Income.**

Step 1: Know Your Retirement Income Sources

Guaranteed Income Sources:

- Social Security
- Pensions (if applicable)
- Income Stream Investment

Variable or Market-Based Income Sources:

- Investment withdrawals (IRAs, 401(k)s, brokerage accounts)
 - Dividends and interest income
 - Rental or business income
-

Step 2: Calculate Your Retirement Budget

Start with your monthly retirement income needs. Include:

- Housing (mortgage or rent, property taxes, insurance)
- Food and utilities
- Transportation
- Healthcare premiums and out-of-pocket costs

- Travel and leisure

Estimate your required monthly income, then subtract guaranteed income sources to find your "income gap."

Step 3: Fill the Income Gap

Bond Ladders or CDs

- Designed to provide predictable, scheduled payouts over time, based on current interest rates.
- Can reduce exposure to market volatility
- Cons: Not guaranteed to keep up with inflation & requires more assets to generate the same net income as other solutions

Income-Based Solutions:

- Strategies that offer guaranteed lifetime monthly income
 - Tools designed to provide stable income with protection from market risk
-

Step 4: Coordinate Social Security

Your claiming age has a major impact on your lifetime benefit:

- Claim at 62: Reduced benefit
- Full Retirement Age (66–67): Full benefit
- Delay until 70: Max benefit (about 8% more per year delayed)

Example Scenario: Married couple optimizing survivor benefits

Create an account at the Social Security Administration to find out your benefits.

<https://www.ssa.gov/myaccount>

Step 5: Build Your Personal Income Plan

With our help, you can:

- Create a guaranteed income base
- Invest the remainder for growth
- Adjust your strategy with inflation and market shifts

Take the Next Step: Let's Build Your Plan Together

Schedule Your Discovery Meeting to Get Started

We'll help you:

- Identify gaps in your plan
- Evaluate income-generating options
- Coordinate tax and healthcare strategies

Call 859-372-6727 or visit

www.CreativeAssetSolutions.com

Or simply Click or Scan the QR code to book your appointment now!



This guide is part of the full SmartRetire Strategy™.

Investment advisory services offered by duly registered individuals through Creativeone Wealth, LLC a Registered Investment Adviser. Creativeone Wealth LLC and Creative Asset Solutions are unaffiliated entities.



Kevin Bard, Financial Advisor

Kevin Bard is the Owner and Founder of Creative Asset Solutions, LLC, a respected financial consultant, educator, and author. He is a retirement planning authority. His strategies have helped his clients preserve their wealth and increase their family legacy. Over the past 30+ years Kevin has utilized a unique educational process that has allowed his clients to be better informed about the numerous income, investment, and insurance choices available today.

Kevin is a series 65 investment advisor representative with Creativeone Wealth, LLC and holds firm to his fiduciary responsibilities. Kevin's firm is based in Northern Kentucky with branch offices in Cincinnati, Blue Ash, West Chester and in Clinton Township, MI.

859-372-6727

kevin@creativeassetsolutions.com

www.creativeassetsolutions.com



CREATIVE ASSET SOLUTIONS
PLANS THAT WORK. PEOPLE WHO CARE.