



Living the Plan Case Study & Playbook

Turn your savings into a life well-lived

NOAH & AVERY – LIVING THE PLAN

The Scenario

Noah and Avery are preparing to retire soon. Noah has a pension, Avery has a law firm partnership, and they've built solid 401(k) balances.

But they've never worked with an advisor, and they're feeling overwhelmed by decisions about Noah's pension options, whether to roll over their 401(k)s, how to handle Avery's capital account, and when to claim Social Security and enroll in Medicare. Most of all, they wonder how to replace their paychecks with income they can rely on.

How Sanctuary Could Help

- Develop a Statement of Financial Purpose to clarify the life they want to create in retirement
- Build a dynamic income plan with guardrails to create a reliable retirement paycheck they can count on
- Analyze Noah's pension options (lump sum vs. annuity) and guide 401(k) rollover decisions to reduce complexity and fees
- Evaluate Social Security claiming strategies and prepare for Medicare enrollment decisions
- Develop tax-smart withdrawal strategies including potential Roth conversions to enhance long-term flexibility
- Help them navigate the psychological transition from accumulation to distribution – addressing fears about spending, questions about purpose, and the identity shift from worker to retiree
- Review estate planning documents and beneficiary designations to ensure everything aligns with their goals
- Offer investment management to coordinate their changing financial landscape

IF THIS SOUNDS LIKE YOU:

Living the Plan Essentials

- Create a reliable, tax-smart retirement paycheck from your accumulated assets
- Navigate Medicare, Social Security, and pension decisions with confidence
- Make the emotional transition from earning to spending with purpose
- Begin shaping your legacy while living fully today

Why Living the Plan Matters

This phase isn't just about "having enough." It's about using your wealth wisely, protecting your future, and living with purpose every day.

This case study is a hypothetical situation to demonstrate how our services may help prospective clients. Case studies are not based on actual client experiences. Because each client's needs are different, solutions and results will vary.

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