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THE PERMANENT RETIREMENT BLUEPRINT

How to Retire Permanently Without Running Out of Money
— In Plain English, No Jargon, No Runaround

Permanent retirement is not about being wealthy.

It is about being certain. This guide shows you exactly how to build that certainty — using the same strategies the wealthy have used for decades, made accessible for regular people.

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INTRODUCTION

Why Most Retirement Plans Fail Before They Start

When your parents retired, the deal was simple. Work 30 years, get a pension, get Social Security, done. The company took care of the rest.

That world is gone.

Today the burden of retirement falls almost entirely on you. Your 401(k), your IRA, your savings — those are now the engine. The problem is nobody gave you the owner's manual. The result? A wave of people who retire, feel great for two or three years, and then quietly panic when they realize the math doesn't work.

Most retirement conversations focus on one question: 'Do I have enough?' That is the wrong question. The right questions are:

- Will my money outlast me — or will I outlast my money?
- What happens to my plan if the market drops 40% in my first year of retirement?
- Am I making decisions out of fear instead of a real strategy?

Permanent retirement is not about being wealthy. It is about being certain.

It means guaranteed income covering your non-negotiable expenses no matter what the market does, no matter how long you live. Think of it like a house. The foundation is guaranteed income. A house without a foundation falls. A retirement without guaranteed income fails.

PART ONE

The Three Risks Nobody Warns You About Clearly

Longevity Risk — Living longer than your money. A 65-year-old today has a real chance of living to 90 or beyond. That is 25 years of retirement. Most people plan for 15. That 10-year gap is where retirements quietly fall apart.

25 yrs

Possible retirement
age 65 to 90+

15 yrs

What most plan for
the dangerous gap

+10 yrs

Unplanned years
where it falls apart

Sequence of Returns Risk — Retiring into a bad market. During your working years, crashes are fine — you're buying shares cheaper. Retirement is the opposite. When you're withdrawing, a crash is a forced sale at the worst possible price every single month just to pay your bills.

You retire with \$600,000. Market drops 30% in year one. Portfolio: \$420,000. You still need \$3,000/month. You pull \$36,000 while the market is down.

Now the market has to recover AND outpace what you already spent. Most portfolios never catch up. The math is permanent.

Behavioral Risk — Making emotional decisions with retirement money. Panic-selling in a crash. Withdrawing too much too early. Helping adult children when you cannot afford to. These decisions feel right in the moment. They are permanent in their damage.

■ **Fear is the single most expensive thing in a retirement plan. The strategy in this guide is specifically designed to remove it.**

Ready to see how your plan holds up against all three risks?

Book a free 30-minute call. We'll run your actual numbers — no pitch, no obligation.

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PART TWO

The Income Floor — How to Never Run Out of Money

Your income floor is the monthly dollar amount you need to cover your absolute necessities: housing, food, utilities, transportation, insurance, prescriptions. Not wants. Needs. The number your life cannot function without.

The goal is to cover that number entirely with guaranteed income sources that do not depend on the stock market. Here is how to calculate it:

Step 1 Write down every essential monthly expense. Be honest — most people undercount by 20%.

Step 2 Add up all guaranteed income: Social Security, any pension, any annuity already in place.

Step 3 Subtract guaranteed income from essential expenses. That number is your income gap.

Step 4 Close the gap with a tool that provides guaranteed income for life. That is the floor.

The Social Security Decision Most People Get Wrong

You can claim Social Security as early as 62 or as late as 70. Most people claim early out of fear. Here is what that decision actually costs:

<p>\$1,400/mo Claiming at 62 typical benefit</p>	<p>\$2,480/mo Waiting to 70 same person</p>	<p>\$12,960/yr The difference guaranteed, for life</p>
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That \$1,080/month difference is permanent, guaranteed, and inflation-adjusted. For a couple the math becomes even more significant because the higher earner's benefit determines the survivor benefit when one spouse passes. Not everyone can or should wait until 70 — but almost nobody should claim at 62 simply out of fear without running the actual numbers first.

Want to know the optimal Social Security strategy for your specific situation?
 We run this analysis at no cost as part of every initial conversation.
DM us INCOME - or call 580-606-2373

PART THREE

What If the Market Crashes Right After You Retire?

The bucket strategy is the clearest solution to sequence of returns risk. When the market drops, you don't touch the market. You live off Bucket 1 while Bucket 3 recovers.

<p>1 SAFETY</p>	<p>Job: 12-24 months of your income gap. Zero market exposure. Tools: High-yield savings, money market, short-term CDs, Treasuries Horizon: Right now through month 24</p>
<p>2 INCOME</p>	<p>Job: Covers years 2 through 10. Stable but productive. Tools: MYGA, Fixed Indexed Annuity (FIA), medium-term bonds Horizon: Years 2 through 10</p>
<p>3 GROWTH</p>	<p>Job: Long-term money. Don't touch for 10+ years. Fight inflation here. Tools: Stock index funds, diversified equity portfolios Horizon: Year 10 and beyond</p>

WITHOUT A FLOOR	WITH A GUARANTEED FLOOR
Market drops 30% — you panic-sell to cover bills	Market drops 30% — pull from Bucket 1. Bucket 3 untouched.
Portfolio never fully recovers because you're selling at the bottom	Portfolio recovers fully because you never touched it during the crash
Running out of money in your late 70s	Growth bucket still intact in your 80s, fighting inflation

At 3% annual inflation — the historical average — purchasing power cuts in half in 24 years. Someone who retires at 65 and lives to 90 with a fixed income is living on half the money in real terms by the end. The

bucket structure protects against both risks simultaneously.

PART FOUR

The BIID Strategy — Buy Income. Invest the Difference.

This is the strategy most advisors don't teach — not because it doesn't work, but because it moves money out of managed accounts and into guaranteed products. Their fee goes down. Your certainty goes up.

The concept in one sentence:

Cover every non-negotiable monthly expense with guaranteed income that cannot be touched by a market crash, a bad year, or how long you live. Then invest everything that remains with complete freedom — because your survival is no longer dependent on how that money performs.

Research consistently shows that retirees with guaranteed income make better investment decisions with their remaining money. Not because they're smarter — because they're not scared. In 2008, people with pensions stayed invested. People with everything exposed panicked and sold at the bottom. The pension people retired fine. The others delayed retirement by five to ten years — if they recovered at all.

What Closes the Income Gap: Three Annuities Worth Understanding

MYGA — Multi-Year Guaranteed Annuity

A bank CD from an insurance company. Fixed rate, fixed term, guaranteed growth.

Best for: Better rates than savings accounts with no market exposure. Good for Bucket 2.

Watch out for: Early surrender penalties if you need the money before the term ends.

FIA — Fixed Indexed Annuity

Linked to a market index but protected from loss. You get upside without the downside.

Best for: The core income tool in the BIID strategy. Add an income rider for lifetime payments.

Watch out for: Caps and participation rates. Surrender periods typically 7-10 years. Read the contract.

SPIA — Single Premium Immediate Annuity

Give the insurance company a lump sum today. They start paying you immediately — for life.

Best for: People with a clear income gap who want it closed permanently without complexity.

Watch out for: Once the money is over it is gone. No liquidity. Only use for income you truly need.

Want to see what the BIID strategy looks like with your specific numbers?

We build a personalized illustration at no cost. No obligation, no pressure.

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PART FIVE

The Advisor Problem Nobody Wants to Say Out Loud

'I'm a fiduciary.' Those three words are used by financial advisors the way 'all-natural' is used in food marketing — technically meaningful, practically misleading.

Here is what 'fiduciary' does not mean:

- It does not mean comprehensive. A fiduciary investment advisor must give you good investment advice. They are not required to optimize your Social Security, address long-term care, or minimize your taxes.
- It does not mean conflict-free. Fee-based advisors can accept commissions on some products while acting as a fiduciary on others. The conflict still exists.
- It does not mean licensed to do everything. A fiduciary investment advisor is not a CPA, not a licensed insurance professional, not an estate attorney.

If your advisor is not having active conversations about Social Security optimization, Roth conversion strategy, long-term care, Medicare, and estate planning — they are managing your money. They are not planning your retirement. Those are two very different things.

■ **Ask your advisor: 'Are you paid differently if my money stays in a managed portfolio versus going into an annuity?' If they hesitate, you have your answer.**

We are not attacking all advisors. There are excellent ones. But there is a gap between what clients believe they are getting and what most advisors are actually equipped to provide. You deserve to know the difference.

PART SIX

Are You Actually Ready? The Real Checklist.

There are two types of retirement readiness: financial and emotional. Both matter.

- ✓ Your income gap is closed or has a clear, funded plan to close it
- ✓ You have 12-24 months of living expenses in liquid, accessible cash
- ✓ Consumer debt is at zero or has a clear payoff timeline
- ✓ You have selected a Medicare plan and know what it costs monthly
- ✓ Long-term care is addressed — insurance, self-insurance, or dedicated assets
- ✓ Beneficiary designations on every account have been reviewed this year

✓ You have a basic estate plan: will, power of attorney, healthcare directive

✗ Your income gap is not closed and there is no clear plan to close it

✗ You are carrying significant consumer debt into retirement

✗ Long-term care is completely unaddressed

✗ Estate planning documents are nonexistent or have not been updated in years

The emotional side matters too. Work gives most people structure, identity, and social connection. When retirement removes all three at once, many people struggle — even when the money is fine. People who retire toward something — a hobby, a purpose, a community — are consistently happier and healthier than people who just retire away from a job they hated. The financial plan enables the life. But the life needs to already be taking shape.

YOUR NEXT MOVE

The Goal Is Not Wealth. The Goal Is Certainty.

Some of the most financially stressed retirees in America have large portfolios with no guaranteed income floor, no plan for long-term care, and no tax strategy. They have wealth without certainty.

And some of the most secure, content retirees have far less — but every essential expense is covered by guaranteed income, they have a growth portfolio fighting inflation, and they know exactly what happens when the market drops 40%.

Certainty is engineered, not inherited. It is the product of decisions, not luck. And it is available to anyone willing to do the work.

Let's Build Your Floor.

A 30-minute call is all it takes to see exactly what your retirement plan is missing and what it would take to make it permanent. We'll look at your income gap, your sequence risk, your tax exposure, and your timeline.

No pitch. No pressure. No obligation. Just clarity.

Three ways to reach us:

Instagram: DM the word **BLUEPRINT** · Call or Text: **580-606-2373** · Website: **vikingfinancial.net**

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