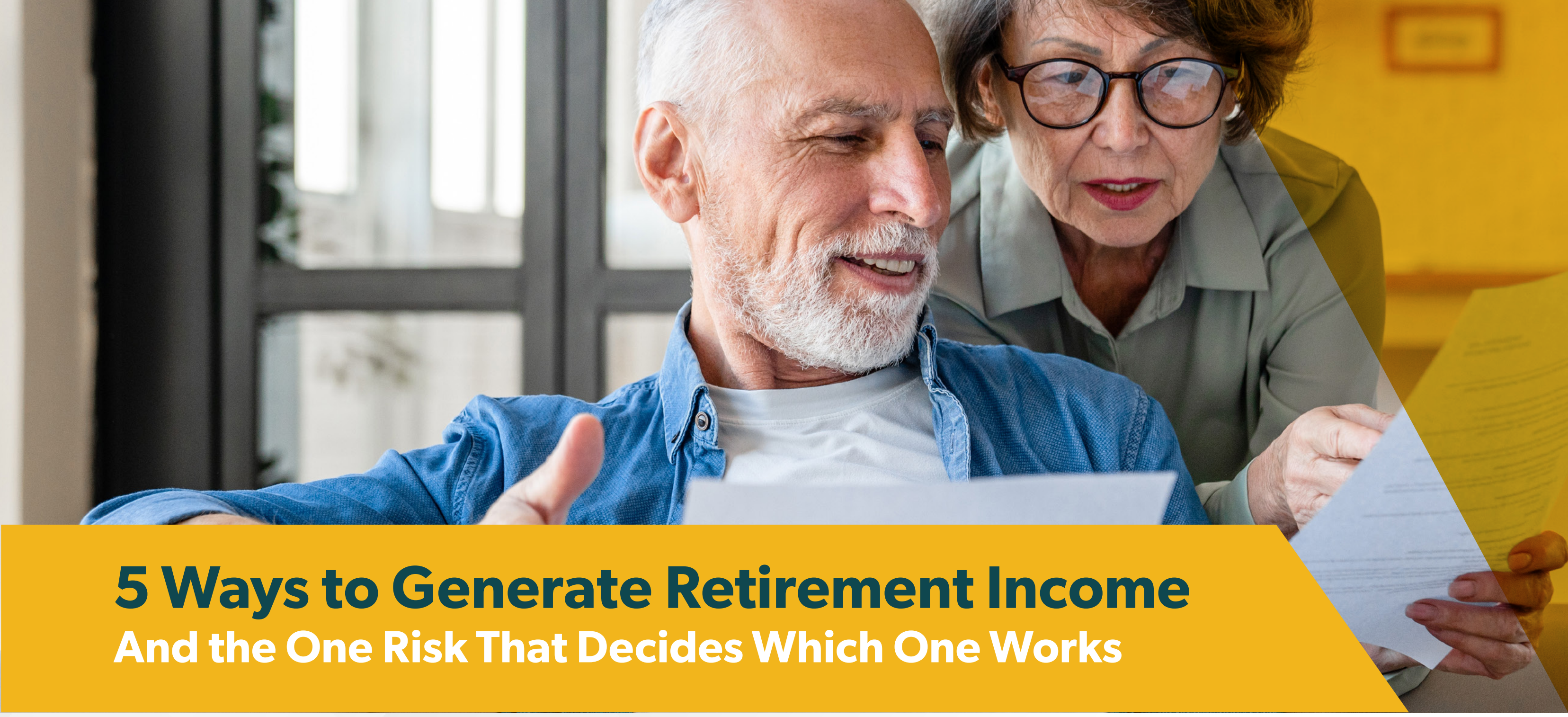
5 Ways to Turn Savings into

RETIREMENT INCOME

OakHarvest Financial Group



5 Ways to Generate Retirement Income

And the One Risk That Decides Which One Works

For thirty or forty working years, the goal was simple: save. Contribute, stay invested, let it grow, repeat. Retirement flips that question on its head. Now the job is to turn a balance into a paycheck, one that has to last as long as you do, keep up with the cost of living, and survive whatever the market does along the way.

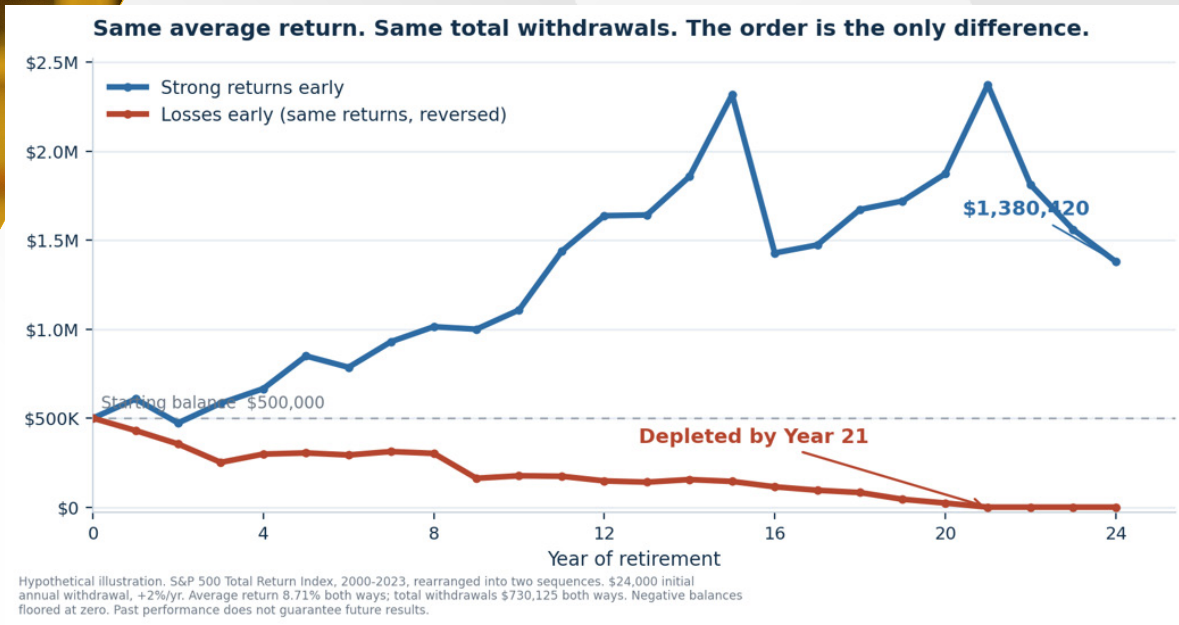
Most retirement guides answer the question "how much can I withdraw?" That matters, but it is not the first question. The first question is what kind of income you are going to build, because the structure you choose determines how exposed you are to the one risk that quietly decides whether a retirement plan holds together or comes apart. This guide walks through five broad ways to generate retirement income, what each one is good at, what each one costs you, and how they fit together. It then turns to the Social Security decision, which shapes all of them. It is written for people roughly 55 to 70 who are approaching or entering this transition with meaningful assets to manage.

We will start with the risk, because everything else is a response to it.

Why the Method Matters More Than the Balance

Two retirees can start with the same amount, earn the same average return over the same years, take out the same total in withdrawals, and still end up in completely different places. The only thing that differs is the order in which the returns arrive.

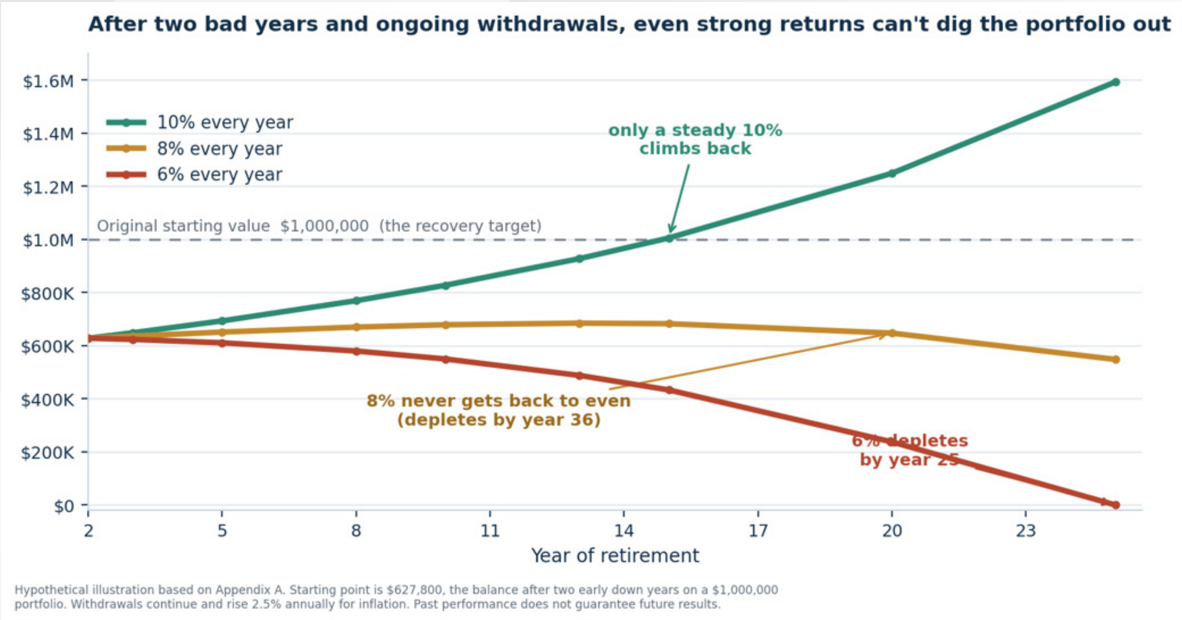
The chart below shows a hypothetical illustration using the S&P 500's total return for 2000 through 2023, run two ways. Both start at $500,000, both withdraw $24,000 in year one and raise it for inflation, and both take out about $730,000 over 24 years. When the strong years happen to land early, the portfolio finishes well over a million dollars. Run the identical returns in reverse, with the down years first, and the same portfolio is effectively exhausted by year 21.



Hypothetical illustration based on Appendix A. Past performance does not guarantee future results.

That is **sequence-of-returns** risk: it decides how much damage the early years do. Its close cousin, the **withdrawal amplifier**, decides something different and worse, whether the portfolio can ever recover from that damage. Once early losses and ongoing withdrawals have knocked a portfolio down, getting back to even is not one job but two at the same time: the portfolio has to climb all the way back and keep funding your retirement every year while it tries. Those jobs fight each other. The withdrawal never shrinks, so a fixed $40,000 that started as 4% of the account becomes a larger and larger share as the balance falls, and money keeps leaving at the worst possible moment. The result is the part that surprises people: the gap back to even can widen even in years the market rises, because the withdrawals pull out more than the recovering portfolio puts back.

The chart below shows it. It takes that damaged portfolio and runs it forward at three steady returns, 6%, 8%, and 10%, with the withdrawals continuing the whole way.



Hypothetical illustration based on Appendix A. Returns are held steady to isolate the mechanic; real markets are not this smooth.

At a steady 6%, close to what a balanced portfolio might earn, the account still runs dry. At a steady 8%, roughly the long-run average for stocks, it never climbs back to where it started. Only an unbroken 10% a year, with no recessions and no bad quarters, digs it out. So the two risks are not the same risk said twice: sequence risk governs how fast value is lost, and the amplifier governs whether it can be regained. The takeaway is not to avoid the market. It is that the income method you choose is largely a decision about how much of this you are willing to carry.

Want to see where sequence risk may be hiding in your current plan?

Oak Harvest can help you stress-test your income strategy before retirement begins.

Here are five ways to manage it, what each is best for, and where each falls short.

Way 1: Systematic Portfolio Withdrawals

What it is.	You hold a diversified portfolio of stocks and bonds and withdraw a set amount each year to live on. The best-known version is the "4% rule," which comes from William Bengen's 1994 research: withdraw 4% of your starting balance in year one, adjust that dollar amount for inflation each year after, and historically the portfolio lasted at least 30 years across most market periods.
How it generates income.	You take distributions from the portfolio, drawing on interest, dividends, and the sale of appreciated assets as needed. This is the most flexible of the five approaches. The money stays fully liquid, stays invested for growth, and remains available for a legacy or for an unexpected need.

Its great strength is also its great vulnerability. Because the income comes directly out of an invested balance, a systematic withdrawal plan is the approach most exposed to the sequence risk and the amplifier we just described. A poor first decade does the most damage here, because every withdrawal taken during a decline is a sale at a low price that the recovery can never undo.

That is why the modern thinking has moved beyond a single fixed rule. The 4% figure is best understood as a starting point for planning, not a guarantee. It was derived from history, and history does not have to repeat. The more durable approaches make the withdrawal dynamic rather than fixed:

- **Guardrails.** You set an upper and a lower band around your withdrawal rate. When markets do well and the rate drifts low, you give yourself a raise. When markets fall and the rate climbs too high, you trim spending for a while. This approach, often associated with the work of Guyton and Klinger, can let a retiree start at a higher rate than 4% in exchange for a willingness to adjust.
- **Glide paths and flexible spending.** The withdrawal rate changes deliberately as you age and your time horizon shortens, and spending flexes with conditions rather than rising on autopilot. Most retirees do not spend a smooth, inflation-adjusted amount for thirty years anyway; real spending is usually higher early, lower in the middle, and higher again late in life.

Who it fits.	Retirees who value control, full access to their money, and growth potential, and who are willing to adjust spending when conditions call for it. It pairs naturally with the other approaches in this guide, which exist in large part to take pressure off the portfolio at the moments systematic withdrawals are most fragile.
The honest tradeoff.	Flexibility cuts both ways. The same liquidity that makes this approach attractive also means the income is not guaranteed, and a willingness to spend less in bad years is not a small thing to ask. A withdrawal plan can be the core of a good retirement, but how much to draw, and how to set the guardrails so they hold up under real market sequences, is the part that has to be built for your specific situation rather than borrowed from a rule of thumb.

Best for: retirees who want full control, liquidity, and growth, and can adjust spending.

Main risk: it is the approach most exposed to a bad first decade.

Way 2: Dividend Growth Investing

What it is.

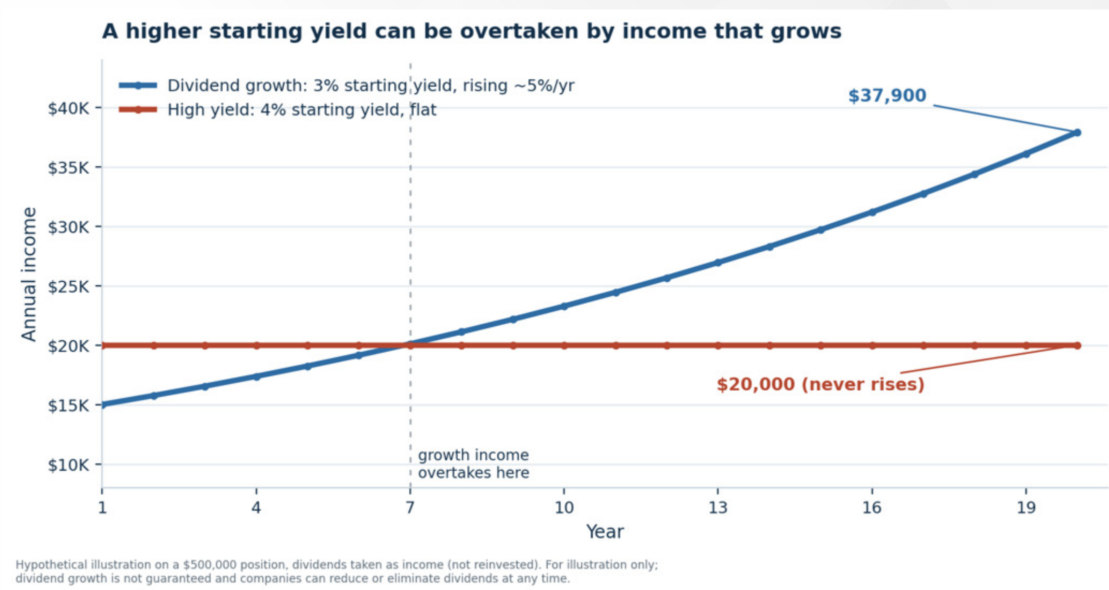
You own a portfolio of quality companies that pay dividends and, importantly, raise them over time. Rather than selling shares to manufacture income, you live on the dividends the companies pay you.

How it generates income.

Dividends arrive as cash whether the market is up or down. In a hypothetical illustration, $500,000 with a 3% starting yield produces $15,000 in the first year. If those dividends grow about 5% a year, the income stream rises steadily and can stay ahead of inflation. That growth is the entire point, and it is what separates this approach from simply buying the highest yield available.

Why a growing 3% can beat a flat 4%

It is tempting to reach for the biggest current payout. The chart below shows why that instinct can backfire. It compares two hypothetical $500,000 positions: one with a 3% starting yield that grows about 5% a year, and one with a higher 4% starting yield that does not grow.



Hypothetical illustration. Dividends taken as income, not reinvested. Dividend growth is not guaranteed.

The higher yield wins at first. But the growing income overtakes it within about seven years and keeps climbing, while the flat payout stays exactly where it began and loses ground to inflation every year that passes. Over a multi-decade retirement, the direction of the income matters more than its starting level.

Why this is really a quality question

A long record of rising dividends is usually a symptom of a healthy business underneath: growing sales, expanding or stable margins, and a strong return on the capital the company invests. Companies do not raise a dividend for decades by accident. That is why, when Oak Harvest's investment team builds these portfolios, the goal is not simply to find companies that grow their dividend, but companies we also expect to appreciate in value. Income that rises alongside a principal balance that grows is a far stronger combination than income alone, because the growing balance is what keeps you from ever having to sell shares to make ends meet.

It also explains why an unusually high yield is more often a warning than a bargain. A yield that looks too good to be true frequently signals a business in trouble and a dividend at risk of being cut, at exactly the moment a retiree relying on that income can least afford it. Some securities, such as REITs and MLPs, carry structurally higher yields but are built to distribute income rather than grow capital, which leaves you exposed to inflation and, if the capital erodes, to selling shares to keep your income steady. Sorting the durable payers from the fragile ones is the work, and it is where the design of the portfolio matters most.

Who it fits.	Retirees who want an income stream with the potential to grow over time, who want their principal working to appreciate alongside that income, and who can tolerate seeing their account value rise and fall along the way.
The honest tradeoff.	Dividends are not promises. Boards can reduce or suspend them, and a severe downturn is exactly when some do. A dividend-focused portfolio can also lag a broader total-return approach in certain periods. The strengths are real, but the income is not contractually guaranteed the way the next approach is.

Best for: those who want income that can grow and principal that can appreciate.

Main risk: dividends can be cut, and the account value still rises and falls.

Way 3: A Fixed Indexed Annuity with Guaranteed Lifetime Income

What it is.

A fixed indexed annuity (FIA) is an insurance contract, not an investment. The insurance company holds the money and credits interest tied to the movement of an index such as the S&P 500, up to a cap in good years and never less than zero in bad ones. The index is a measuring stick, not a destination. Added to that base contract is an optional feature, an income rider, that turns the contract into something that behaves like a private pension.
Think of the income rider as a private pension you build for yourself. It gives the contract a separate, guaranteed income base that grows by contractual terms during the years you wait, and then converts into a paycheck for life. The amount is locked in when you buy the contract and does not rise or fall with the market. The exact bonus, growth rate, and payout terms vary by contract, and the real numbers for a specific contract are worth walking through carefully, which is part of what a review is for

Why it typically produces more income than a comparable portfolio

The table below sets the FIA's guaranteed income (about $70,950 a year for a couple's joint lives in this hypothetical, contractually locked in) next to what a $500,000 portfolio might generate over the same ten years under three illustrative growth rates, using a 5% withdrawal at the end.

Approach	Value at Year 10	Annual income at Year 10
FIA, joint lifetime	Income value: $1,100,000	$70,950 (guaranteed for life)
FIA, single lifetime	Income value: $1,100,000	$76,450 (guaranteed for life)
Portfolio at 5% growth	$814,447	$40,722 (5% withdrawal, not guaranteed)
Portfolio at 7% growth	$983,576	$49,179 (5% withdrawal, not guaranteed)
Portfolio at 9% growth	$1,183,682	$59,184 (5% withdrawal, not guaranteed)

Hypothetical illustration based on Appendix B. Portfolio returns are illustrative anchors, not predictions.
The income value is an accounting base, not a withdrawable lump sum.

In this hypothetical illustration, the FIA produces more stated annual income than the portfolio withdrawal examples shown. There are two reasons it can do this. The first is its contractual growth and payout terms. The second is risk pooling. A portfolio has to be managed as if you might live to 100, because it has no way of knowing, so it holds back to protect against longevity. An insurance company does not face that problem one person at a time. It pools thousands of contracts together. Some owners will live far longer than average and some will not, and across the whole pool the math is predictable even though any single life is not. That pooling, the same principle that makes pensions and life insurance work, is what lets the carrier promise a higher, lifelong payout than a self-insured individual can safely give themselves. The guarantee is backed by the claims-paying ability of the issuing insurer, not by the FDIC or any government agency, so the financial strength of the carrier matters.

You are also not locked into a rigid schedule. The contract lets you begin income earlier or later than originally planned, with the guaranteed amount adjusting accordingly, so the decision can move with your life rather than against it.

What it is.

A built-in benefit for home health care

Many income riders include a provision that increases the payment, often doubling it, for a period of time if the owner needs qualifying home health care or care in a facility. Continuing the example, a joint income of $70,950 a year could rise to about $141,900 a year for up to five years during a qualifying period, then return to the original amount. It is not long-term care insurance, and each contract defines its own qualifying conditions, so the specifics have to be confirmed at purchase. But it directs real dollars at one of the largest cost exposures in all of retirement, at exactly the moment a household needs them most.

The real value: a floor you design

The comparison table is useful, but the most important thing the FIA does is structural, and you get to decide where the line sits. When a guaranteed, lifelong income sits alongside Social Security, the two together can cover whatever level of spending you most want protected, no matter what the market does. For some retirees that line is the must-pays. For many it sits higher, covering the annual trip to see the grandkids, the club membership, the dinners out, and the gifts to family, the parts of life they would not happily cut in a downturn. A guaranteed layer can be sized to protect survival alone, or survival plus the lifestyle you are least willing to risk.

That floor changes how retirement feels. Spending in the early, healthy years feels lighter when the income you care about is covered for life. A downturn becomes a question of strategy rather than survival. The spouse who does not manage the money has dependable income to rely on. And many retirees may feel more comfortable spending when a portion of their income is guaranteed, rather than drawing entirely from a portfolio and worrying about running out. Guaranteeing part of your discretionary spending, not just the bare necessities, is often what finally gives people permission to enjoy the money they worked for.

The tradeoff is real: a higher floor means committing more to the annuity, and giving up liquidity and upside on a larger slice of the portfolio. The goal is not to guarantee everything. It is to guarantee the right amount, the spending you most want insulated from the market, and leave the rest invested for growth.

Who it fits.

Retirees who want a dependable floor under the spending they most want protected, whether that is essentials alone or essentials plus the core of their lifestyle. This is typically built with a slice of the portfolio, commonly in the range of 10% to 25% rather than the whole thing. Most contracts also allow a penalty-free withdrawal of about 10% of value each year, so the money is not entirely locked away.

The honest tradeoff.

You give up market upside (the cap), liquidity is limited (withdrawals above the free amount face surrender charges in the early years), and the income rider carries a fee, often around 1% a year. The contract's legacy value can decline during the income phase.

A disclosure you deserve.

Annuities pay commissions. Oak Harvest's affiliated insurance agency earns a commission from the carrier when an FIA is placed, typically in the range of 5% to 8%, paid by the carrier rather than deducted from your deposit, but real all the same. We believe FIAs are powerful tools for the right person in the right proportion, which is why we offer them, and you should weigh that we have an incentive to recommend them. The right question for any advisor is not whether they sell the product. It is whether they can explain, with specifics, why this contract fits your situation better than the alternatives.

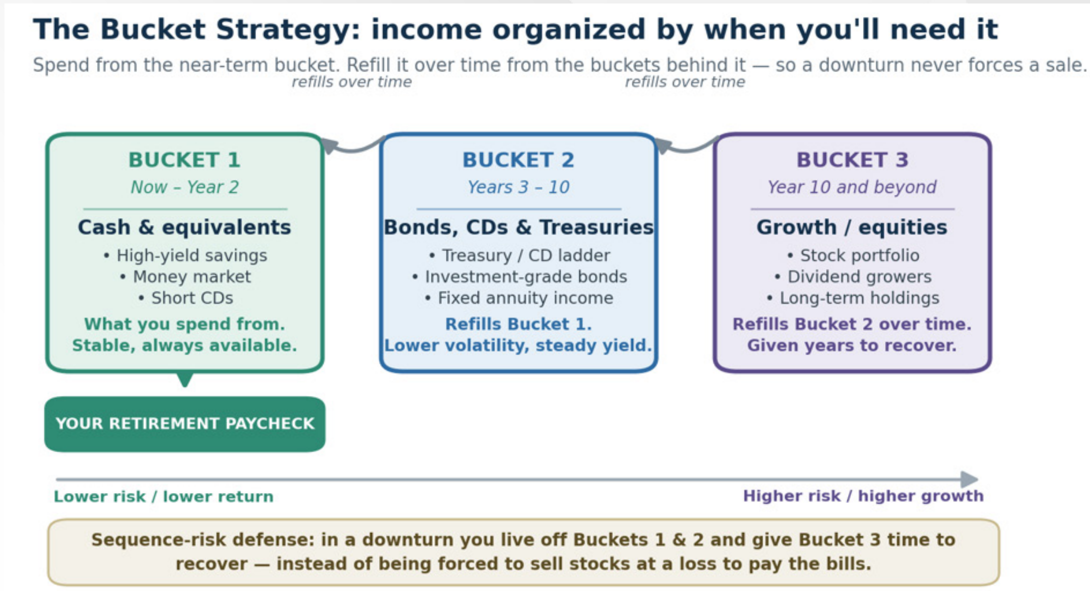
Best for: building a guaranteed floor under the spending you most want protected.

Main risk: less liquidity and upside; it is one layer for a slice, not the whole plan.

Way 4: The Bucket (Time-Segmentation) Strategy

What it is.

Instead of treating your savings as one pool, you divide it by when you will need it: a short-term bucket of cash, a middle bucket of bonds, CDs, or a Treasury ladder, and a long-term bucket that stays invested for growth.



Illustrative framework. Bucket counts, time horizons, and holdings vary by plan. Not a recommendation of any specific allocation.

How it generates income.

You spend from the cash bucket and refill it over time from the buckets behind it. The growth bucket is given the one thing equities need most, which is time, so you are rarely forced to sell stocks during a decline.

The power of this approach is psychological as much as financial. In a frightening market, a retiree using buckets can point to one or two years of spending sitting safely in cash and several more years held in bonds and CDs, and know that the money they are living on did not fall with the index. That visibility is often what allows someone to leave the growth bucket alone long enough for it to do its job. It is, at its core, a structured defense against the sequence risk we opened the guide with, turning an abstract worry into a concrete plan for where the next several years of income come from.

Who it fits.

Retirees who want to see exactly where their near-term income is coming from, and who sleep better knowing a market drop will not immediately touch the money they are living on.

The honest tradeoff.

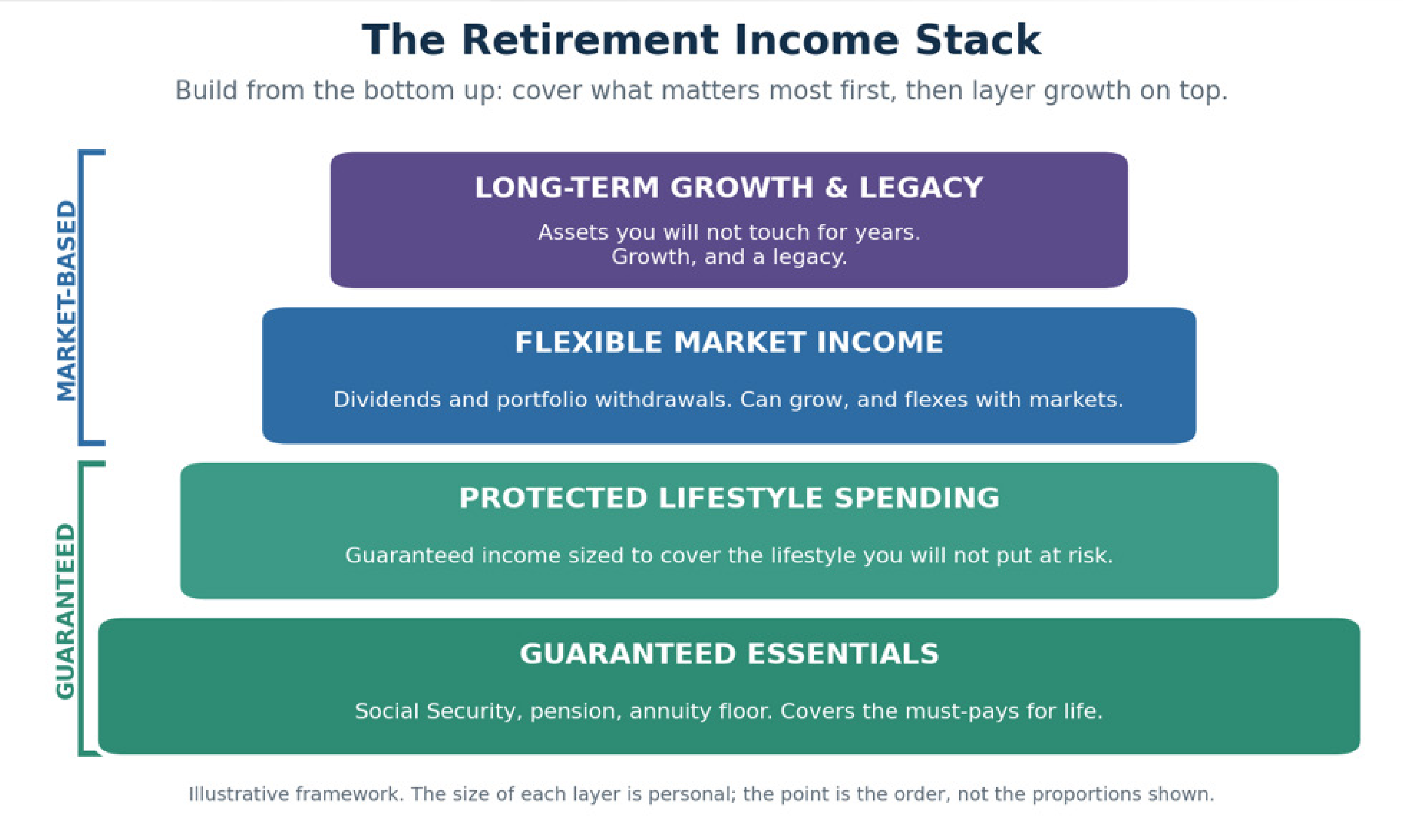
Holding several years of cash and bonds is a drag during long bull markets, when that money could have been growing. The approach also takes discipline, because the buckets have to be deliberately refilled over time rather than left to drift.

Best for: those who want to see where the next several years of income come from.

Main risk: holding cash and bonds lags in long bull markets, and it takes discipline.

Way 5: A Coordinated Plan That Blends the First Four

In practice, the strongest retirements rarely pick a single approach. They assign jobs. A guaranteed floor from Social Security and, where appropriate, an annuity covers the essentials. Dividends and flexible withdrawals provide income that can grow. A bucket structure manages the timing so nothing has to be sold at the wrong moment. One way to picture it is a stack, built from the bottom up.



The order is the point: cover the essentials and the lifestyle you will not risk first, then let the upper layers take sensible risk.

Consider a simplified, hypothetical example. A married couple has roughly $1.2 million in investable assets plus their Social Security. They decide the spending they most want guaranteed is not just their bills, but their bills plus the travel they do every year and the core of their lifestyle, a little above $70,000 a year. They place a portion of the assets in an FIA to create about $24,000 a year of guaranteed lifetime income, which sits on top of roughly $48,000 a year in combined Social Security. That $72,000 floor covers their essentials and the lifestyle they refuse to put at risk, for life. Above the floor, a dividend-focused sleeve pays about $15,000 a year and grows over time, and flexible withdrawals from the growth portfolio add roughly $25,000, organized into buckets so the next few years are never at the mercy of a single bad market, for a total of about $112,000.

Hypothetical illustration for discussion only. Figures are not a quote, a projection, or a recommendation of any specific allocation.

The number that matters here is not the $112,000 total. It is the $72,000 floor underneath it. Because the spending they care about most is covered no matter what markets do, the couple can leave their growth assets invested through a downturn instead of selling into it.

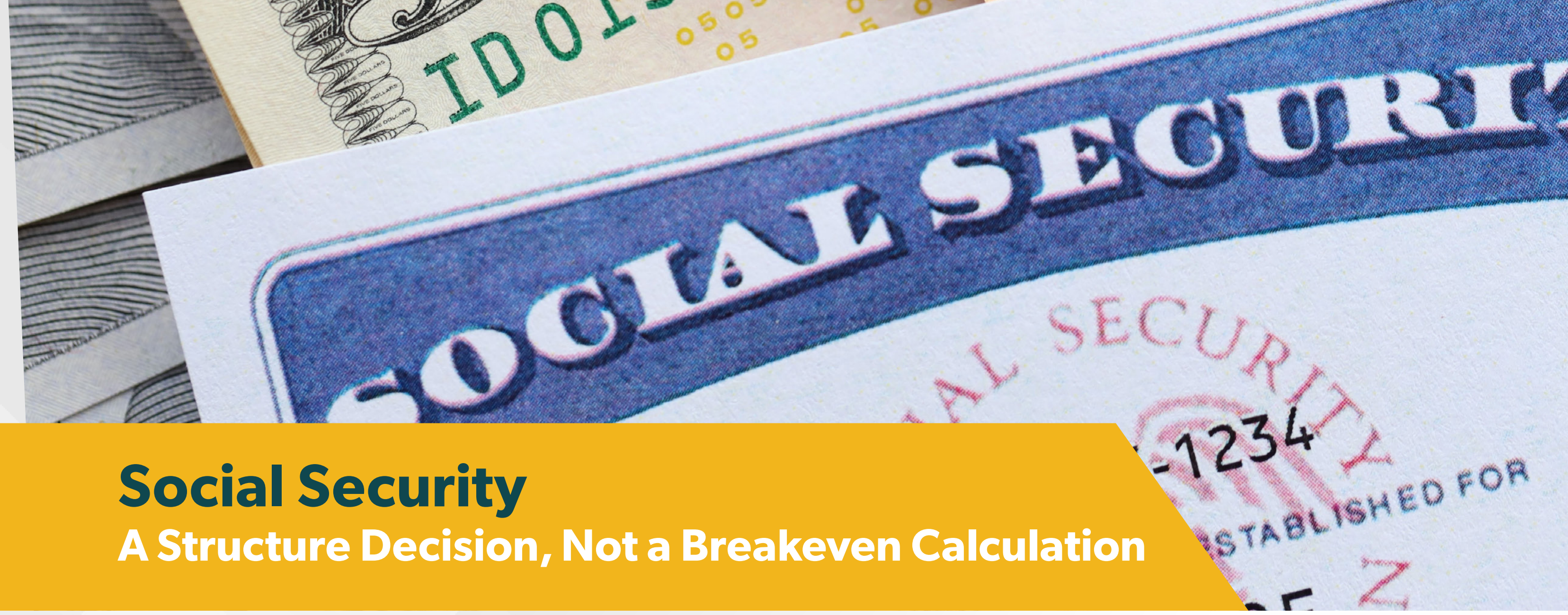
The market-based portion of the plan is freed to take sensible risk precisely because it is not being asked to guarantee the trips and the lifestyle they were unwilling to gamble on.

That is what coordination buys: not a higher number on a spreadsheet, but a structure that lets each dollar do the job it is best suited for.

The right proportions, and the right height for the floor, are personal, and they are the heart of the planning conversation.

The question is not which tool is best.

It is which combination fits your income need, tax picture, and risk tolerance. That is what a coordinated review is built to figure out.



Social Security

A Structure Decision, Not a Breakeven Calculation

Almost every discussion of when to claim Social Security gets framed as a breakeven puzzle: claim early and collect smaller checks sooner, or wait and collect larger checks later, then calculate the age at which the totals cross. That framing misses the point. The breakeven math assumes the only thing that matters is the cumulative dollars collected, as if you knew your exact lifespan in advance. You do not, and that is precisely why the decision is not really about breakeven at all.

It is worth being honest that the math is more demanding than the online calculators suggest, because waiting is not free: to delay, a household usually has to replace the missing Social Security from its portfolio for years, money that can no longer compound. But even a careful breakeven still answers the wrong question, because it treats the decision as a bet on your lifespan when it is really a choice about the structure of your income. Social Security timing is a portfolio decision disguised as a longevity question.

Social Security is the most valuable guaranteed, inflation-adjusted, lifelong income most retirees will ever have, and the claiming age is best understood as a decision about how you want your retirement structured, and about where you want your sequence risk to sit.

The pressure does not disappear; it moves. **Claim earlier** and you take less from your portfolio at first, so your balances stay larger early, but you lock in a smaller benefit and lean harder on the portfolio later, when you are older and have less time to recover from a loss. **Claim later** and the structure inverts: you spend more from the portfolio early to bridge the gap, which also shrinks future required distributions, in exchange for a larger guaranteed benefit that carries you, and a surviving spouse, through the more vulnerable later years. In effect, the claiming age decides where your sequence risk lives.

	Claim Social Security earlier	Claim Social Security later
Early retirement years	Smaller portfolio withdrawals; balances stay larger at first	Larger portfolio withdrawals to bridge the gap; balances drawn down sooner
Later retirement years	Smaller Social Security, so larger portfolio withdrawals when older	Larger guaranteed Social Security, so smaller portfolio withdrawals when older
Where sequence risk lands	More of it later, when there is less time to recover	Less of it later, because more income is guaranteed
Surviving spouse	Lower survivor benefit	Higher survivor benefit
Future RMDs and taxes	Larger pre-tax balances, potentially larger RMDs	Smaller pre-tax balances, potentially smaller RMDs

Illustrative comparison of the structural tradeoffs. Individual results depend on your full financial picture.

The survivor question most calculators ignore

There is one feature of Social Security that changes the decision for married couples more than any breakeven number, and most calculators never raise it. When one spouse dies, the household does not keep both checks. It keeps the larger of the two, and the smaller one disappears. The survivor's expenses rarely fall by half, but their guaranteed income can.

That creates an asymmetry that matters enormously. Delaying the higher earner's benefit raises the very check the surviving spouse will live on, whichever spouse that turns out to be, so it pays off as long as either one of them lives a long life. Delaying the lower earner's benefit only pays off if both spouses live long enough to clear the breakeven, because the smaller benefit vanishes at the first death. Those are very different odds. For many couples where one spouse earned meaningfully more and both are in reasonable health, delaying the higher earner is the single most effective and least expensive form of longevity insurance available, and the analytical case for it is stronger than the case for claiming early, which rests more on health and personal circumstances than on the math.

One honest caveat cuts the other way. Delaying only works if you actually spend the bridge money in the meantime. A check that arrives every month feels like income and gets spent; a withdrawal from a portfolio feels like dipping into savings, and many people quietly hesitate, trimming the trip or postponing the project until the market feels better. If delaying would lead you to underspend during the healthy early years when that spending matters most, the answer that is optimal on paper can be the wrong answer for your life. The goal is not to optimize the math and miss the life.

Neither path is automatically right. A household with a pension, an annuity floor, or a strong reason to expect a shorter horizon may be well served claiming earlier. A healthy couple who want the largest possible guaranteed floor for the second half of retirement, and the most protection for the surviving spouse, are often better served delaying the higher earner. The point is that this is a structural choice about the shape of your retirement, not an arithmetic contest about a breakeven age, and it should be made alongside every other decision in this guide rather than in isolation.

Taxes, RMDs, and Large IRA Balances

If most of your savings sits in a traditional IRA or 401(k), here is an uncomfortable truth: not all of that balance is yours to keep. A portion is a deferred tax bill, and the IRS eventually decides when it comes due.

Under current rules, required minimum distributions (RMDs) begin at age 73 for those born before 1960, and at age 75 for those born in 1960 or later. They force taxable withdrawals on a schedule that grows as you age, whether you need the money or not. For retirees with large pre-tax balances, those forced distributions can do real collateral damage. They can push you into a higher tax bracket, increase the share of your Social Security that is taxed, and raise your Medicare premiums through the income-related surcharge known as IRMAA. There is also the often-overlooked survivor's trap: when one spouse passes, the survivor typically files as single, and the same income can land in meaningfully higher brackets.

The opportunity hides in the timing. The years between when you stop working and when RMDs begin are often a relatively low-tax window, a stretch where strategies such as partial Roth conversions and deliberate withdrawal sequencing may, depending on your situation, help reposition some assets for potentially tax-free qualified distributions later and reduce the lifetime tax bill rather than simply deferring it. This is also where the Social Security decision and the income strategies in this guide intersect: which income sources you draw from, in which order, and in which years, can change how much of your money you keep versus how much goes to taxes.

This is educational, not individualized tax advice. Your own situation depends on details that only a review of your accounts can capture. But it is the clearest example of why the pieces of a retirement plan should not be chosen in isolation. The income plan and the tax plan are the same plan.

Bringing It Together

These approaches are not a menu where you circle one and move on. Systematic withdrawals, dividend growth, a guaranteed-income annuity, a bucket structure, the coordination that ties them together, and the timing of Social Security each solve a different piece of the same puzzle, and each carries a cost as real as its benefit. The right mix depends on your balances, your tax picture, how much income you need to feel secure, and how much of that income you want to be certain about no matter what the market does.

Retirement Income Scorecard

- [ ] Do you know how much guaranteed income you will have?
- [ ] Do you know how much of your income must come from investments?
- [ ] Have you stress-tested your plan against a bad first decade?
- [ ] Do you know your Social Security survivor benefit?
- [ ] Have you mapped which withdrawals to take before RMDs begin?
- [ ] Do you know whether Roth conversions may make sense before age 73 or 75?
- [ ] Do you have a plan for market downturns during retirement?
- [ ] Do you know which of your expenses are protected and which depend on the market?

If you answered no to two or more, your income plan may benefit from a coordinated review.

That is the conversation worth having before you retire, not after a downturn forces it. These concepts are covered in greater depth in Oak Harvest's forthcoming retirement-income book (early 2027), but you do not need to wait for the book to begin stress-testing your own plan. In a complimentary retirement-income review, Oak Harvest can help you evaluate:

- Your current income sources and how they fit together.
- How exposed your plan may be to sequence risk in the first years of retirement.
- Whether Social Security may be better claimed earlier or later for your situation.
- How much of your income should be guaranteed versus market-based.
- Whether your IRA balances create future RMD or tax pressure.
- Whether Roth conversions may deserve a closer look before RMDs begin.
- How your income could be structured before retirement begins.

Schedule a complimentary retirement-income review.

No pressure and no obligation, just a clear look at
where you stand and what your options are.

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