

## The Order You Withdraw Matters More Than You Think

### Your Money Matter

In retirement, income is often generated from multiple sources: taxable accounts, tax-deferred accounts (IRAs/401(k)s), and tax-free accounts (Roth). While it may seem that as long as income needs are met, the order of withdrawals doesn't matter – over time, it can have a meaningful impact.

### Two Different Approaches

Uncoordinated Withdrawals	Coordinated Withdrawals
<ul style="list-style-type: none"> <li>Withdraw based on convenience</li> <li>Follow simple rules</li> <li>React to RMDs</li> </ul>	<ul style="list-style-type: none"> <li>Draw from multiple sources</li> <li>Consider future impact</li> <li>Balance account types</li> </ul>
<p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>Uneven income</li> <li>Higher RMDs later</li> </ul>	<p><b>Outcome:</b></p> <ul style="list-style-type: none"> <li>Smoother income</li> <li>Better tax control</li> <li>Greater flexibility</li> </ul>

### Key Insight

Withdrawal decisions are not isolated. Each year's decision affects future income, taxes, and flexibility.

### Why This Matters Over Time

Retirement income unfolds across many years as different sources begin to layer – Social Security, IRA distributions, and investment income. The way withdrawals are structured early can influence how income behaves later.

### From Rules to Coordination

There is no single "correct" withdrawal order. The objective is to coordinate how different accounts are used over time.

### A Simple Question to Consider

Are your withdrawals currently structured – or simply happening?

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