



The Wealth Compass

Navigating Your Financial Journey

August 2025



Living the Plan: Adjusting as Life Changes in Retirement

At NHTrust, we know retirement isn't a one-time event—it's a journey. After the initial transition, many retirees find that life doesn't always follow the script laid out in their financial plan. That's okay. In fact, it's expected.

Whether you've been retired for one year or ten, it's important to check in periodically to make sure your plan still aligns with your needs, values, and lifestyle. This month's Wealth Compass is all about helping you "live the plan" with purpose—and make thoughtful adjustments along the way.

Your Life, Your Numbers

Your financial plan was built around your goals, but goals can change:

- Travel becomes more (or less) frequent.
- Hobbies evolve.
- Health shifts.
- Family dynamics—like helping grandchildren or caring for aging parents—may bring new considerations.

If your spending patterns look different than you anticipated, it may be time for a retirement "reality check."

That's where our financial planning software, Right Capital, comes in. It allows us to run side-by-side comparisons, model what-if scenarios, and visually map out how even small changes can impact your long-term outlook. Whether you're curious about adjusting withdrawals, downsizing your home, or gifting more to family or charity, Right Capital helps bring clarity to the conversation.

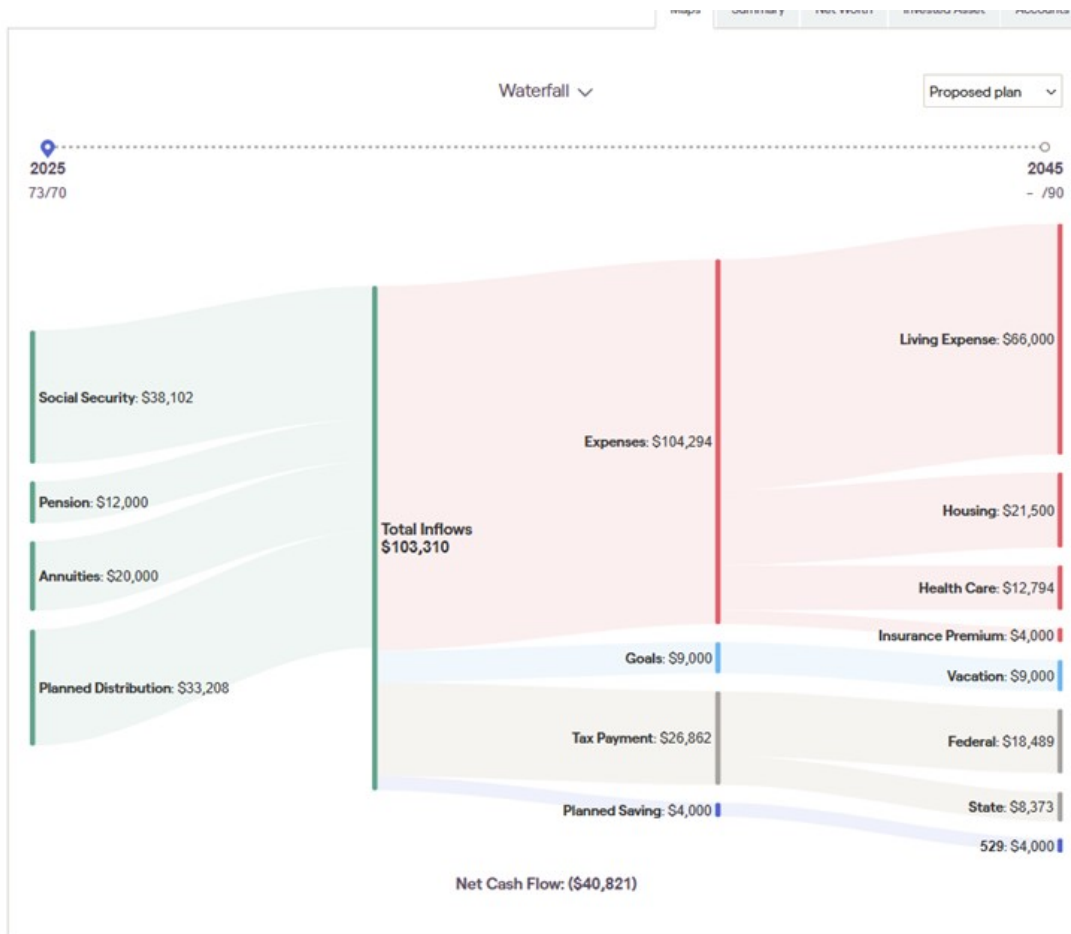
**"Often when
you think
you're at the
end of
something,
you're at the
beginning of
something
else."**

**Fred "Mister"
Rogers**

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FINANCIAL ADVISORS

Cash Flow

Using Right Capital's Waterfall cash flow visual, we can easily see money flowing in, and out for every year of your plan. The Net Cash Flow figure at the bottom shows us if there is a surplus or deficit in cash flow. A surplus can be invested or spent. A deficit will be filled by drawing from your investments.



Portfolio Tune-Up

Markets fluctuate, and so do our needs. Now is a great time to revisit:

- Cash reserves: Do you still feel comfortable with your emergency or “sleep-well-at-night” fund?
- Asset allocation: Has your risk tolerance changed, or is your current mix still working for you?
- Withdrawal strategy: Are you drawing from the right accounts in the most tax-efficient way?

Planning Around RMDs and Taxes

For those approaching—or already taking—Required Minimum Distributions (RMDs), it's important to make sure these withdrawals are coordinated with other income sources to avoid unnecessary taxes or Medicare premium increases.



We may also explore:

- Gifting strategies that benefit your family or charitable causes.
- Qualified charitable distributions (QCDs) from IRAs, which can help meet RMD requirements while supporting causes you care about.

Looking Ahead: Longevity and the “What-Ifs”

Retirement isn’t static, so neither is good planning. At this stage, we’ll help you prepare for life’s “what-if” scenarios:

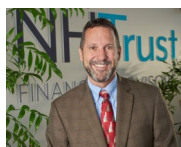
- What if you or your spouse needs long-term care?
- What if you want to relocate or downsize?
- What if estate laws change, or family circumstances shift?

We also gently encourage both spouses to stay informed and engaged, even if one person tends to take the lead. Life is unpredictable, and we’ve found that when both partners have a shared understanding of their financial plan, it brings peace of mind—not just for today, but for whatever the future may bring. We’re always here to answer questions and help make things feel less overwhelming.

How We Help After Year One

- ✓ Revisit spending and income assumptions.
- ✓ Rebalance your portfolio to reflect your evolving risk needs.
- ✓ Review your withdrawal strategy and tax plan.
- ✓ Evaluate long-term care needs and insurance coverage.
- ✓ Refresh your estate plan and gifting intentions.
- ✓ Use Right Capital to model life’s “what-ifs” and provide visual clarity.

You’ve built a plan to retire well. Now let’s make sure it’s working well for your life today.



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