



# Personal Financial Planning - Creating Retirement Income

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**Experience and Background:** Ramesh works as a Risk and Analytics executive at one of the largest global Private Equity firms on Wall Street. He has more than 20 years of experience in personal financial planning and investments. He has successfully advised friends and family members over the years through three major financial crisis - Dot-Com bust (2001), Great Recession (2008) and Covid (2020).

**Investment Philosophy:** Ramesh is a strong advocate of disciplined & long-term approach to investing rather than one driven by greed or fear. He believes that, in core portfolio, it's futile to time the market in an attempt to buy low and sell high- countless people have been burnt trying doing that and lost substantial amount of savings. If you follow his **Horizon Investing** methodology, it will take guesswork and fear out of investing, reduce your stress and put you on a path to financial success!

# Creating Your Retirement Paycheck

## Agenda



**1 Mindset:** Switching from Growth to Cash Flow



**2 The Gap:** Identifying your Income Number



**3 The Safety Net:** Funding essential ("must-have") expenses



**4 The Core:** Investment Grade Income

**5 The Enhancer:**  
Carefully adding higher  
income sources



**6 Putting It Together:**  
Constructing the Income Pyramid

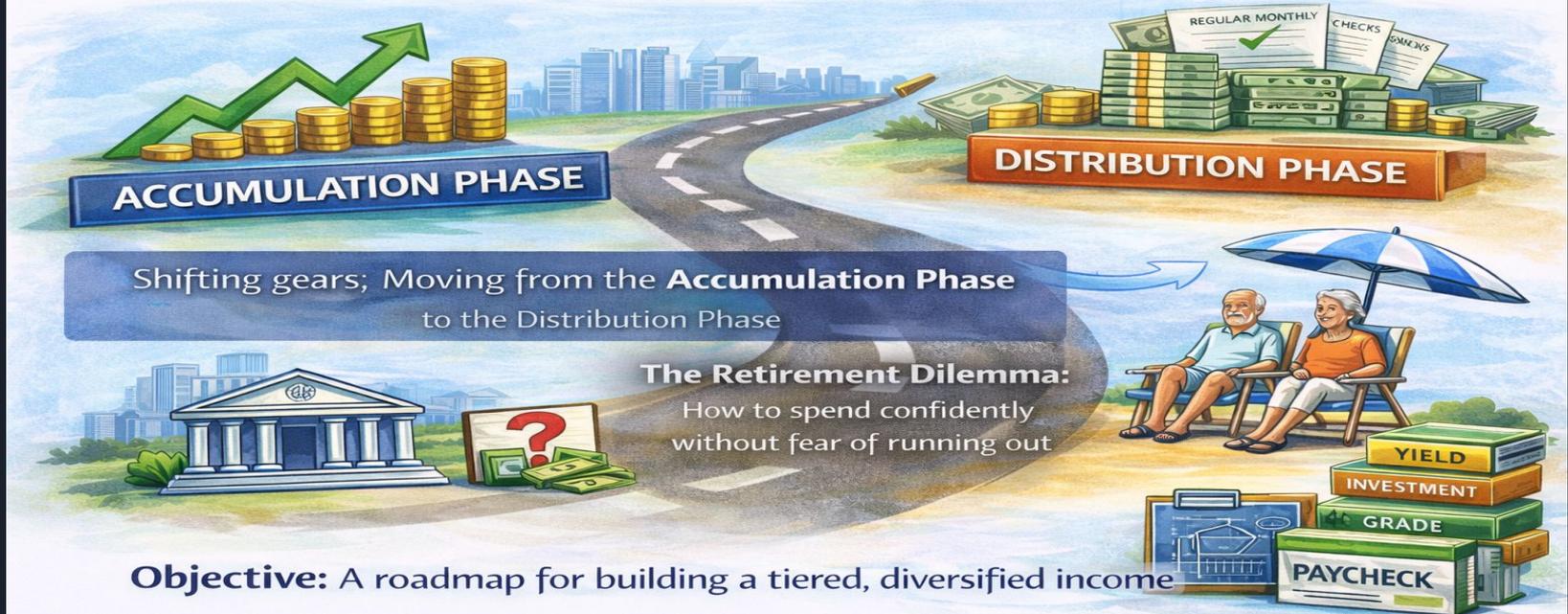


# 1 Mindset: Switching from **Growth** to **Cash Flow**



# Creating Your Retirement Paycheck

Shifting from Asset Accumulation to a Reliable Income Stream:



# The Psychological Advantage of a Predictable Income

Why predictable income beats periodic asset sales:



## Peace of Mind

Predictable cash flow acts as a “happiness dividend” during market drops



## Permission to Spend

Psychologically easier to spend “yield” than to sell “shares.”



## Eliminating Sequence Risk

Avoids the need to sell assets at a loss during down markets



## Automated Lifestyle

Reduces the cognitive burden of complex financial decisions in retirement.

## 2 The Gap: Identifying your Income Number



# How Much Income Do You Actually Need?

## Calculating the Portfolio Income Need:



**Total Annual Expense:** **\$100,000**  
Must Have (Housing, Taxes, Utility etc.): \$70,000  
Discretionary : \$30,000

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**\$100,000**



**Subtract Non-Portfolio Income:** **– \$50,000**

- Social Security: – \$35,000
- Pension: – \$10,000
- Guaranteed Income (Annuity/CDs/Cash): – \$5,000

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**– \$50,000**

**The Target Gap:** **\$50,000**

- Must Have (Housing, Taxes, Utility etc.): \$20,000
- Discretionary : \$30,000

(Needed from the Portfolio annually)



# Fixed Income Basics: How Income Is generated

## Understanding the building blocks of predictable cash flow

### Guaranteed & Contractual Income



#### CDs (Certificates of Deposit)

- Fixed interest for a defined term; principal protection via FDIC limits.



#### Annuities

- Insurance-based contracts that convert assets into guaranteed income.



#### MYGA (Multi-Year Guaranteed Annuity)

- Annuity with a fixed rate for a set period, similar to a CD but insurance-backed.

### Bond-Based Income



#### Individual Bonds

- Contractual interest payments and return of principal at maturity (if held)



#### Bond Funds

- Diversified portfolios of bonds; income fluctuates and no maturity date.



#### Bullet Bond Funds

- Bond funds with a defined end date that return capital near maturity.

### Stock-Linked Income



#### Covered Call Option ETFs

- Income is relatively consistent
- No downside protection



#### Defined Outcome ETFs

- Capped stock return participation for principal protection.
- Potentially higher but unpredictable income.



**Key Concept:** Income sources differ by guarantee, predictability, flexibility, and risk.

### 3 The Safety Net: Funding essential ("must-have")



# The Floor: Preservation & Safety

## Low-risk assets designed for principal stability:

- ✓ Virtually no default risk; provides a stable “floor” for essentials.
- ✗ **Lowest relative yields;** sensitive to rising interest rates (price drops).



Security Type	Ticker / Example	Yield to Maturity	Description
AAA Bond	MSFT 2.525% 2050	5.4%	Individual Microsoft Corp debt; highest credit quality.
AA Bond	AAPL 3.85% 2043	5.3%	Individual Apple Inc debt; extremely low default risk.
TIPS (ETF)	SCHP	4.0%	US Treasuries adjusted for inflation (CPI).
Gov. Bonds	GOVT	3.5%	Diversified US Treasury bond (1-30 Years) exposure,
Annuity	SPIA for a 65 & 63 Yr Old Couple.	7.2%	Payment until any one lives, no principal return.

## 4 The Core: Investment Grade Income



# The Core: Investment Grade Yield

## Stepping up yield without sacrificing high credit quality:

- ✓ **Better yields than Treasuries;** tax efficiency in taxable accounts.
- ✗ **Moderate** sensitivity to economic cycles and rate hikes.



Security Type	Ticker / Example	Yield to Maturity	Description
A Bond	AMZN 5.5% 2065 DB 6.35% 2045	5.6%      6.3%	Amazon, Deutsche Bank individual debt; solid investment grade.
BBB Bond	BHF 3.85% 2051	7.1%	Brighthouse Financial individual debt; higher yield for core debt.
Pref. Bond Fund	PFF / JPC	7%-10%*	Bank and utility preferred shares; Preferred Tax-equivalent Yield (TEY).*
Corporate Bond Fund	LQD	4.5%	iShares iBoxx \$ Investment Grade Corporate Bond ETF.
Muni Bond Fund	MUB	5.0%*	Tax-free income. * Tax-equiv. yield.

## 5 The Enhancer: Carefully Adding Higher Income Sources



# The Enhancer: Carefully Adding Higher Income Sources

## Higher Cash Flow through Specialized Income Funds

- ✓ **Exceptional cash flow**; can cover large income gaps with less capital.
- ✗ **High volatility**; potential for some principal erosion & distribution cuts.



Security Type	Ticker / Example	Yield	Description
Multi-Asset CEF	BCAT	22%	Tactical BlackRock fund using stocks, bonds, & options.
Strategic Income	GOF	17%	Opportunistic fund using leverage for high cash flow.
High Income ETF	HIPS	11%	Tracks 40 highest-yielding "pass-through" securities.
Covered Call ETF	ISPY / IQQQ	9%-11%	Sells 1 Day option to generate income.
Bullet Bond Funds	BSJX	6.3%	Invesco BulletShares 2033 High Yield Corporate Bond ETF.

## 6 Putting It Together: Constructing the Income Pyramid



# Putting It Together: Constructing the Income Pyramid

## A 6.2% blended yield to generate \$50,000 in annual income:

- ✓ This approach covers your ~\$50,000 gap.  
Needs \$809K of \$1 Million Available
- ✗ Use your risk capacity & tolerance to vary the allocation to various tiers (example 20% max in Tier 3)



Tier	Allocation (%)	Allocation (\$)	Blended Yield	Annual Income
Tier 1 (Safe)	50%	\$500,000	4.0%	\$20,000
Tier 2 (Core)	11%	\$109,091	5.5%	\$6,000
Tier 3 (Boost)	20%	\$200,000	12.0%	\$24,000
<b>Total</b>	<b>81%</b>	<b>\$809,091</b>	<b>6.2%</b>	<b>\$50,000</b>

# Questions?



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