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MAINE ESTATE PLANNING COUNCIL

Meeting Notice

Date: November 21, 2019

Location: Portland Country Club

Time: 5:30 – 7:30 P.M.

Topic: How Real Retirement Spending Patterns Change Traditional Retirement Withdrawal Strategies. This presentation examines how real retirement spending patterns change traditional retirement withdrawal strategies. Specifically, commonly used retirement spending assumptions are compared to actual retirement spending patterns of retirees. This comparison reveals that typical assumptions of constant real spending often overstates retirement spending. As a result, common assumptions may overstate retirement savings need. Accounting for more realistic retirement spending results in higher safe withdrawal rates than prior research has typically indicated. Typical assumptions also fail to account for the potential to make adjustments in retirement that can keep a retirement spending plan on track.

Speaker: Derek Tharp, PH.D., CFP®, CLU

Derek Tharp is the lead researcher at Kitces.com, an assistant professor of finance at the University of Southern Maine, and a financial planner at Conscious Capital. In addition to writing at Kitces.com, Derek regularly contributes to the wealth management section of the Wall Street Journal's Experts Blog. His research has been published in academic journals, including the Journal of Financial Planning, Journal of Retirement, and the Journal of Personal Finance.

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Free for Members; \$50 for non-members