

Retirement Review w/ TK@401TK.com

OCTOBER 2025

TO: RETIREMENT SAVERS SEEKING SIMPLICITY
SUBJECT: QUARTERLY NEWSLETTER (401TK.COM)
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Have Questions?
Email TK@401TK.com (scan here)

Dear Everyday Hardworking People,

We're excited to share our latest **Retirement Review Newsletter**, featuring insights from **October 2025**. Our goal each quarter is to help you feel more **confident** and **informed** about your retirement investing—**without the jargon**.

REMINDER: Each newsletter includes **two short** (and hopefully entertaining) **video clips**—like the ones below, designed to make your retirement planning easier and reduce uncertainty. This quarter's content features:

QUARTERLY REVIEWS



Whether you're a seasoned investor or just getting started, these timely economic reviews are designed to **cut through the noise** and make sense of the markets—without the economist jargon. Each update is broken down into four quick-hitting segments:

1. Simplistic Economic Update
2. Reasons to be Cautious
3. Reasons to be Optimistic
4. TK's Takeaways

TAKE ACTION!

To watch, scan this QR Code with a Smart Device, or find it online at www.401TK.com



THE VIDEO BOOK: HOW TO RETIRE



We invite you to watch the next chapter of our video book, "**How to Retire**". This **8-chapter series** covers the most important concepts for retirement success. Each chapter is **short** (just 5–10 minutes), **clear**, and **practical**—and ends with actionable steps you can take.

Each chapter is intended to stand alone, but watching them in order will give you the full picture. *We also include each chapter's **Cheat Sheet** on the back of the Newsletter for quick reference. Send us any questions!*

TAKE ACTION!

To watch, Scan this QR Code with a Smart Device, or find it online at www.401TK.com



Continue building your retirement confidence today—scan the QR codes, visit www.401TK.com and email any questions to TK@401TK.com (**there are no bad questions—we're here to help!**)

Best regards,
Tyler Krzewina (TK), Accredited Investment Fiduciary®
Retirement Advisor, Coach & Fiduciary



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THE VIDEO BOOK: HOW TO RETIRE

CHAPTER 2: TK'S 4 STEPS TO RETIRE "Cheat Sheet"

STEP 1: EMOTIONAL & PSYCHOLOGICAL PREPARATION

This first step is **the most important of all**—invest ten minutes per month into your retirement dreams by thinking through questions like:

- Where will you live?
- How will you spend your time?
- Will you be bored?
- Will you be healthy?
- How long will you live for?
- How will you afford it all?

Once you've incorporated this important task into your routine, you're ready to start thinking about preparing financially too, which begins next in Step 2.

💡 Don't forget about Einstein's Wealth Advice from Chapter 1 of How to Retire.

STEP 2: RETIREMENT EXPENSES

There are two ways to understand what your retirement expenses might be:

- **Actual Method:** Review your current household expenses and make specific projections on how much they may be when you retire.
- **Estimating Method:** For a simpler approach, you can estimate needing **70%-80% of your pre-retirement income**, in your first year of retirement, to cover your projected retirement expenses.

TK Pro-Tip: if you're 55 or older, we strongly encourage you to use the **Actual Method**, and/or partner with a trusted accountant or advisor.

STEP 3: RETIREMENT INCOME

To help you remember the four different sources of retirement income, use our acronym "**GROW**":

- G: Government-funded** (e.g., Social Security ("SS"), for example)
- R: Retirement savings/accounts** (e.g., IRA, 401k, 403b, ESOP, Pension)
- O: Other sources** of retirement income
- W: Wages in retirement**, which might be a last resort

TK Pro-Tip: The most important thing to remember about retirement income is that, **when combined together**, these sources should be equal to or exceed your Retirement Expenses from Step 2.

STEP 4: TAKE ACTION!

If you've been saving 12%-15% of your income towards your retirement since your twenties, you're likely on track to retire.

But if you're not currently on-track, there are five different ways you can still take action to **REGROW** your retirement dreams (*see the column to the right for tips & tricks to help you get back on track to retire*).

STEP 4: TAKE ACTION!
(continued) Five Ways to **REGROW** Your Retirement Dreams

RETIREMENT EXPENSES

Can you find ways to scrutinize & lower your Retirement Expenses from **STEP 2**?

NEEDS	WANTS
Food	Cell Phone
Healthcare	Entertainment
Housing	Pets
Transportation	Travel
Other (?)	Other (?)

GOVERNMENT FUNDED (SS)

You should calculate your projected Social Security (SS) benefit by going to www.SSA.gov.

Consider electing at full retirement age (currently 67 for those born in 1960 or later) to maximize your benefit—not before, unless necessary.

RETIREMENT SAVINGS/ACCOUNTS

Avoid retirement account loans and/or early withdrawals whenever possible.

IMPORTANT!: within the next 15 months:

- Lower current household expenses
- Increase your retirement savings to at least 15% of wages (combined employer + employee contributions).

OTHER

While other forms of retirement income might not apply to you currently, if you're not on-track, could you create "Other" forms of income? For example:

- Rental income
- Monetize a hobby or skill
- Part time consulting
- Seasonal work

WAGES

The final step you might still need to take is **earning wages in retirement**.

If so, **be selective!** Find a job that helps you earn the income you need (not more), makes you feel fulfilled, and does not add unnecessary stress to your life.

Disclosures: This cheat sheet is for educational purposes only & should not be construed as investment advice. Please review additional important disclosures at the end of Chapter 2 from "How to Retire", available at www.401TK.com.

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