

Retirement & Wealth Blueprint

Everything They Forgot to Tell You

VETERAN OWNED AND OPERATED



PLEASE READ FIRST

Scope, and its limits

THIS IS EDUCATION, NOT ADVICE

Nothing in this Blueprint is investment advice, tax advice, or legal advice. It is professional-quality education, written in general terms, and none of it is tailored to your circumstances, your bracket, your state, or your plan documents.

WHERE TO BRING IN A PROFESSIONAL

For decisions involving material dollars — Roth conversions above \$25,000 in a year, estate structures above \$500,000 in assets, or selecting a retirement plan for a business — pair this Blueprint with a fee-only CFP, a CPA, or an estate attorney as appropriate. The frameworks here are designed to make that conversation shorter and better informed, not to replace it.

TAX LAW MOVES, AND THIS DOCUMENT DOES NOT

Federal and state tax law shifts frequently. Contribution limits, income phase-outs, RMD ages, and Roth rules are updated most years. Every figure in this Blueprint should be verified against current IRS publications and your own plan documents before you execute anything. A printed edition is a snapshot, not a live reference.

ABOUT THE CALCULATOR

The companion calculator projects a balance from inputs you supply. Its default assumptions — a 7% annual return and a 4% withdrawal rate — are conventions, not guarantees, and neither is promised by any market. Returns are not smooth, sequence-of-returns risk is real, and a projection that looks precise to the dollar is still an estimate built on assumptions you should change and re-run. Treat the output as a range, not a number.

IF YOU ARE A FEDERAL EMPLOYEE OR SERVICEMEMBER

TSP rules, FERS and BRS matching, and the interaction between a federal pension and the accounts described here have their own mechanics. The principles transfer; the specifics are governed by your agency and by current TSP guidance. Confirm before acting.

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HOW IT WORKS

How to use this Blueprint

A professional-tone reference, not a motivational program. It assumes you have retirement accounts to optimize — or are about to. The chapters are ordered for a first read; after that, treat them as reference to return to at each major life stage.

■ THE THREE COMPANION FILES

1

Master Guide — this document

The frameworks and the reference material.

2

Workbook (.docx)

Account inventory, decision worksheets, and the quarterly reviews.

3

Retirement Calculator (.xlsx)

Contribution tracker, Roth conversion ladder, HSA stacking, allocation, and RMD projection.

READ CHAPTER 01 FIRST, WHATEVER ELSE YOU SKIP

The order you contribute in matters more than what you pick inside the accounts. Someone following the right order with mediocre funds generally ends up ahead of someone picking brilliantly in the wrong accounts. That is the single most useful sentence in this document.

A WORD ON PRECISION

This Blueprint deliberately avoids printing current-year contribution limits and phase-out thresholds, because they change most years and a wrong number is worse than no number. Where a figure matters, the text tells you which IRS publication or plan document to check.

Getting money in

The order of operations, the three account families and their separate rulebooks, the Roth decision, conversion windows, and the account almost nobody uses correctly.

01 01 · The Contribution Stack

02 02 · TSP · 401(k) · IRA — The Big Three

03 03 · Roth vs Traditional — the tax-bracket math

04 04 · Roth Conversions — timing and tax windows

05 05 · HSA — The Stealth Wealth Account



CHAPTER 01

The Contribution Stack

Every dollar has an order of operations.

■ THE TEACHING

The single biggest determinant of retirement outcome is not investment selection. It is contribution order. Adults who follow the correct order — even with mediocre fund choices — outperform adults who invest brilliantly in the wrong accounts. The order compounds; the fund choice does not.

The order of operations for retirement contributions, in nearly all cases, is: (1) capture the full employer match, (2) fund the HSA if you're on a HDHP, (3) fund a Roth IRA to the annual limit, (4) return to the 401(k) or TSP to the annual maximum, (5) then and only then, taxable brokerage. Deviations from this order are legitimate — but they should be deliberate, not accidental.

The employer match is a 100% return on invested capital in year one. Nothing else in your financial life pays that rate. If you are leaving any part of the match on the table, no other optimization matters until it's captured.

■ THE FRAMEWORK

- 01 Confirm you are capturing the full employer match.
- 02 If HDHP-eligible, confirm HSA contributions are on autopilot to family or self limit.
- 03 Confirm Roth IRA contributions are at the annual limit.
- 04 Return to 401(k)/TSP and drive to the annual employee contribution limit.
- 05 After all tax-advantaged space is used, allocate to a taxable brokerage on a set schedule.

WEALTH-ROOM NOTE

At this level, the contribution stack is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHICH LAYER OF THE CONTRIBUTION STACK ARE YOU CURRENTLY MAXING OUT?
- 02 WHERE IS THE BIGGEST GAP BETWEEN YOUR CURRENT CONTRIBUTIONS AND THE STACK?
- 03 WHAT ONE AUTOMATION CHANGE WOULD CLOSE THAT GAP THIS QUARTER?

CHAPTER 02

TSP · 401(k) · IRA — The Big Three

Same principles. Three different rulebooks.

■ THE TEACHING

The TSP (federal Thrift Savings Plan), 401(k) (private-sector employer plan), and IRA (individual account you open yourself) all serve the same fundamental purpose — tax-advantaged retirement savings — but they operate under different rules for contribution limits, employer contributions, fund choices, and withdrawal treatment.

TSP is unique among these because its expense ratios are among the lowest in the industry (a fraction of typical retail funds), and because federal employees under FERS receive a matching contribution up to 5% of salary. If you are federal and not contributing at least 5% of salary to TSP, you are leaving free money on the table every pay period.

The 401(k) and TSP share an annual employee contribution limit (adjusted yearly for inflation), plus catch-up contributions for those 50+. IRAs have a separate, lower limit — and Roth IRA eligibility phases out above certain income thresholds. Adults above those thresholds use the backdoor Roth conversion technique to preserve Roth space.

■ THE FRAMEWORK

- 01 If federal: confirm TSP contribution is at least 5% for the full match.
- 02 Confirm 401(k) / TSP contribution rate is at or approaching the annual employee limit.
- 03 Open an IRA if you don't have one; fund to the annual limit.
- 04 If income exceeds Roth phase-out: research and (if suitable) execute the backdoor Roth.
- 05 Review fund choices annually — target-date or three-fund is usually correct.

WEALTH-ROOM NOTE

At this level, tsp · 401(k) · ira — the big three is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 ARE YOU CURRENTLY CAPTURING THE FULL TSP OR 401(K) MATCH?
- 02 DO YOU HAVE BOTH AN EMPLOYER PLAN AND AN IRA — OR IS ONE MISSING?
- 03 HAVE YOU OUTGROWN YOUR FUND CHOICES, OR ARE THEY STILL FIT FOR YOUR STAGE?

CHAPTER 03

Roth vs Traditional — the tax-bracket math

The right answer depends on brackets, not preferences.

■ THE TEACHING

The Roth-versus-traditional decision is a tax-bracket arbitrage. In simple form: contribute traditional (pre-tax) when your current marginal tax bracket is higher than your expected retirement marginal bracket; contribute Roth (post-tax) when your current bracket is lower than or equal to your expected retirement bracket.

Most adults early in their careers should lean Roth — their current bracket is likely below their eventual retirement bracket, and Roth contributions grow tax-free forever. Most adults in their peak earning years (typically 40s-50s) should lean traditional — they are in their highest brackets, and the pre-tax deduction is worth the most now.

The choice is not binary at any age. Most well-optimized plans have both Roth and traditional balances — the mix simply shifts with career stage. In retirement, having both gives you the flexibility to manage your withdrawal bracket year by year.

■ THE FRAMEWORK

- 01 Estimate your current marginal federal + state tax bracket.
- 02 Estimate your expected marginal bracket in retirement.
- 03 If current > retirement expected: lean traditional.
- 04 If current ≤ retirement expected: lean Roth.
- 05 Aim for meaningful balances in both buckets by retirement.

WEALTH-ROOM NOTE

At this level, roth vs traditional — the tax-bracket math is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHAT IS YOUR CURRENT MARGINAL BRACKET, AND WHAT DO YOU EXPECT IT TO BE IN RETIREMENT?
- 02 WHICH OF YOUR ACCOUNTS IS ROTH VS TRADITIONAL? IS THE MIX INTENTIONAL?
- 03 WHERE IN YOUR INCOME ARC ARE YOU RIGHT NOW — EARLY, PEAK, OR LATE?

CHAPTER 04

Roth Conversions — timing and tax windows

Convert during the valleys, not the peaks.

■ THE TEACHING

A Roth conversion moves money from a traditional IRA (or 401(k) rollover) to a Roth IRA, paying ordinary income tax on the amount converted in the year of conversion. Once converted, the money grows tax-free forever and has no required minimum distributions (RMDs) for the original account holder.

The strategic value of Roth conversions comes from timing them into low-income years — the 'tax valleys' that occur between retirement and the start of RMDs (currently age 73), during a sabbatical or unemployment period, or in any year where marginal bracket is temporarily depressed. Converting in a valley year at 12% saves substantially versus converting in a peak year at 32%.

Roth conversions are not usually a single-year event. They are executed as a multi-year ladder, converting a slice of the traditional balance each year while keeping the conversion inside a target tax bracket. The exact size and duration of the ladder depends on account balances, other income, and the tax bracket ceiling you're willing to accept.

■ THE FRAMEWORK

- 01 Identify any traditional balances that are candidates for conversion.
- 02 Map your projected income year by year through age 75.
- 03 Identify the tax-valley years (gap between retirement and RMDs is typical).
- 04 Estimate how much you can convert each year while staying in your target bracket.
- 05 Consult a CPA or fee-only advisor before executing large conversions.

WEALTH-ROOM NOTE

At this level, roth conversions — timing and tax windows is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 DO YOU HAVE SIGNIFICANT TRADITIONAL BALANCES THAT COULD BE CONVERTED?
- 02 ARE THERE UPCOMING TAX-VALLEY YEARS IN YOUR PLAN?
- 03 WHAT IS THE HIGHEST BRACKET YOU'RE WILLING TO PAY TO COMPLETE A CONVERSION?

CHAPTER 05

HSA — The Stealth Wealth Account

The only triple-tax-advantaged account in the U.S. tax code.

■ THE TEACHING

The Health Savings Account (HSA) is the single most tax-advantaged account available to U.S. adults.

Contributions are pre-tax (or deductible), growth is tax-free, and withdrawals for qualified medical expenses are tax-free. No other account offers all three. When used strategically, an HSA functions as a stealth retirement account with better tax treatment than either a Roth or a traditional IRA.

The HSA stacking strategy: contribute to the annual limit every year you're HDHP-eligible, pay current medical expenses out of pocket (not from the HSA), invest the HSA balance in low-cost index funds, and save every medical receipt. Decades later, you can withdraw the total accumulated medical expenses tax-free, at any time, for any reason — because the receipts documented the qualifying event long ago.

After age 65, HSA withdrawals for non-medical expenses are taxed as ordinary income — the same treatment as a traditional IRA — but with no penalty. This means a fully-funded, invested HSA effectively converts into a supplemental traditional IRA at 65, with the added optionality of tax-free medical spending forever.

■ THE FRAMEWORK

- 01 Confirm HDHP eligibility.
- 02 Contribute to the annual HSA limit (self or family).
- 03 Do not spend from the HSA for current expenses — pay out of pocket.
- 04 Invest the HSA balance (most administrators require a minimum cash balance).
- 05 Store every medical receipt digitally, tagged by year.

WEALTH-ROOM NOTE

At this level, hsa — the stealth wealth account is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 ARE YOU CURRENTLY ON AN HDHP WITH HSA ELIGIBILITY?
- 02 IS YOUR HSA BALANCE INVESTED, OR SITTING IN CASH?
- 03 ARE YOU PAYING CURRENT MEDICAL EXPENSES FROM THE HSA — OR FROM TAXABLE DOLLARS?

Holding and taking it out

How the mix should change by decade, the order you draw accounts down in, and the one distribution the law eventually makes for you.

- 01 06 · Allocation by Decade
- 02 07 · Withdrawal Order in Retirement
- 03 08 · RMDs — the tax you can plan for



CHAPTER 06

Allocation by Decade

The mix that fits the season.

■ THE TEACHING

Portfolio allocation is not one decision — it is one decision that gets revisited every 5-10 years. The exact ratios depend on your risk tolerance, other income sources, and life-stage-specific liabilities, but the shape of the allocation curve is remarkably consistent across most retirement plans.

In your 20s and 30s, most retirement contributions belong in equities (broad-market index funds or target-date funds set to your retirement year). The horizon is long enough to absorb volatility, and long-term equity returns dominate the outcome. A common allocation at this stage is 80-100% stocks, 0-20% bonds.

In your 40s and 50s, allocation begins to shift toward balance. A common target is 60-80% stocks, 20-40% bonds.

In your 60s and beyond, preservation and income take priority — often 40-60% stocks, 40-60% bonds, with a growing allocation to short-duration bonds and cash reserves for near-term withdrawals.

Rebalance annually. Do not check the portfolio in between. The single most destructive behavior in retirement investing is frequent checking, which triggers reactive selling in downturns. Set the allocation, automate the contributions, rebalance once a year, and ignore the noise.

■ THE FRAMEWORK

- 01 Identify your current age decade and target allocation.
- 02 Compare current allocation to target.
- 03 Rebalance to target if drift is more than 5%.
- 04 Set an annual rebalancing calendar reminder.
- 05 Do not check portfolio balances more than monthly.

WEALTH-ROOM NOTE

At this level, allocation by decade is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHAT IS YOUR CURRENT STOCK/BOND SPLIT — AND DOES IT MATCH YOUR DECADE?
- 02 WHEN DID YOU LAST REBALANCE?
- 03 HOW OFTEN DO YOU CHECK YOUR PORTFOLIO — AND IS THAT HELPING YOU?

CHAPTER 07

Withdrawal Order in Retirement

The order you draw down matters as much as the accumulation.

■ THE TEACHING

In retirement, the order in which you draw from taxable, tax-deferred, and tax-free accounts materially affects how long your portfolio lasts and how much tax you pay across the retirement span. The traditional withdrawal order — taxable first, then tax-deferred, then Roth — is a starting point, not a rule.

The traditional order works because it allows tax-deferred accounts more time to grow, uses up basis-heavy taxable dollars first, and preserves tax-free Roth dollars for late retirement and legacy purposes. For most adults with a standard mix of accounts, this order is close to optimal.

The optimal order deviates from traditional when: you have very large traditional balances (RMDs will force high-bracket withdrawals anyway — draw down earlier), you have significant tax valleys before Social Security or RMDs (convert during those valleys), or you have specific legacy goals for Roth balances (draw them last). This is a place where a fee-only CFP earns their fee.

■ THE FRAMEWORK

- 01 Estimate the account balances you'll have at retirement, by type.
- 02 Project your Social Security start age and expected benefit.
- 03 Model your first 10 years of retirement withdrawals.
- 04 Identify years where Roth conversions could reduce future RMDs.
- 05 Consult a fee-only CFP for withdrawal-order optimization if balances are significant.

WEALTH-ROOM NOTE

At this level, withdrawal order in retirement is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 DO YOU HAVE A PROJECTED WITHDRAWAL ORDER FOR RETIREMENT, OR IS IT STILL THEORETICAL?
- 02 ARE YOU PLANNING TO DELAY SOCIAL SECURITY — AND IF SO, UNTIL WHEN?
- 03 WHAT IS YOUR PROJECTED RMD AT AGE 73 BASED ON CURRENT TRADITIONAL BALANCES?

CHAPTER 08

RMDs — *the tax you can plan for*

Required minimum distributions arrive whether you need the money or not.

■ THE TEACHING

Required Minimum Distributions (RMDs) are the annual amounts the IRS requires you to withdraw from tax-deferred accounts (traditional IRA, 401(k), TSP) starting at age 73. The exact amount is calculated using the account balance at year-end and a life-expectancy factor from the IRS Uniform Lifetime Table.

The consequence of ignoring RMDs is severe: the penalty is 25% of the amount not withdrawn (recently reduced from 50%), plus the missed withdrawal must still be taken. Adults with meaningful traditional balances should build the RMD calculation into their retirement plan starting no later than age 65.

The strategic response to a large projected RMD is to reduce the traditional balance before RMDs begin — through Roth conversions during the valley years between retirement and 73. Every dollar converted to Roth in a lower bracket is a dollar that no longer contributes to the RMD calculation.

■ THE FRAMEWORK

- 01 Estimate your projected RMD at 73 based on current traditional balances and reasonable growth.
- 02 Compare that RMD to your projected other retirement income.
- 03 If the total pushes you into a higher bracket than desired: plan Roth conversions.
- 04 Set the RMD calendar starting at age 72 (first-year RMD deadline is April of age 73).
- 05 Automate RMD withdrawals through your account custodian if practical.

WEALTH-ROOM NOTE

At this level, rmds — the tax you can plan for is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHAT IS YOUR PROJECTED RMD AT 73 IN TODAY'S DOLLARS?
- 02 WOULD THAT RMD PUSH YOU INTO A HIGHER TAX BRACKET THAN YOU'D LIKE?
- 03 ARE THERE CONVERSION YEARS AVAILABLE TO REDUCE THAT PROJECTED BALANCE?

PART THREE

Protecting the plan

The documents that keep the plan intact when you are not there to explain it, and the number everyone wants — which moves.

01 09 · Estate Basics for the Wealth Room

02 10 · The Retirement Number — and Why It Moves



CHAPTER 09

Estate Basics for the Wealth Room

The five documents that protect the plan.

■ THE TEACHING

A retirement plan is incomplete without a basic estate plan. Not because you expect to die soon, but because the estate documents also govern what happens if you become incapacitated — a much higher-probability event than death for most adults. Estate documents are as much for the living as for the deceased.

The five documents most adults with meaningful assets need are: (1) a will, (2) durable financial power of attorney, (3) healthcare power of attorney, (4) advance directive / living will, and (5) beneficiary designations on every retirement and life-insurance account. Note the fifth: beneficiary designations override wills. If your will says one thing and your beneficiary form says another, the beneficiary form wins.

For adults with more than approximately \$500,000 in assets, or with children, or with any complexity in family or business structure, a revocable living trust is often worth the added cost. A trust avoids probate, provides continuity if you're incapacitated, and gives you more precise control over distribution than a will alone. This is territory where an estate attorney is worth their fee.

■ THE FRAMEWORK

- 01 Confirm you have a current will.
- 02 Confirm durable financial POA and healthcare POA are in place.
- 03 Confirm advance directive / living will is signed and provided to healthcare proxy.
- 04 Confirm beneficiary designations on every retirement and life account are current.
- 05 If assets exceed ~\$500K or family is complex: consult an estate attorney about a trust.

WEALTH-ROOM NOTE

At this level, estate basics for the wealth room is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHEN DID YOU LAST REVIEW YOUR BENEFICIARY DESIGNATIONS?
- 02 DO YOU HAVE A DURABLE POA IN PLACE, OR IS THAT STILL ON THE LIST?
- 03 WOULD A TRUST HELP YOUR SITUATION — AND HAVE YOU PRICED CONSULTING AN ATTORNEY?

CHAPTER 10

The Retirement Number — and Why It Moves

A target is useful. A precise number is a fantasy.

■ THE TEACHING

The most common framing of the retirement 'number' is 25× annual expenses — sometimes called the 4% rule, which suggests that a portfolio of 25× annual expenses can theoretically sustain a 4% annual withdrawal rate for 30 years with reasonable confidence. The rule originated from a specific set of historical market conditions and is a starting point, not a guarantee.

The number moves for six reasons: your expected spending in retirement (which is often lower than your working-years spending), your Social Security or pension income (which reduces the portfolio you actually need), your health and expected retirement length, your withdrawal-year sequence risk, your tax bracket in retirement, and your legacy goals.

The most useful practice is to estimate the number every 3-5 years, using current expense data and updated projections. Do not chase a precise number. Aim at a range — say, \$1.4M to \$2.1M for a household expecting \$70K-\$85K in annual expenses net of Social Security — and revisit as the range narrows.

■ THE FRAMEWORK

- 01 Estimate your expected annual retirement expenses (often lower than current).
- 02 Subtract projected Social Security and any pension.
- 03 Multiply the remaining number by 25 for a starting-point portfolio target.
- 04 Model best-case and worst-case ranges, not a single number.
- 05 Revisit every 3-5 years — adjust plan accordingly.

WEALTH-ROOM NOTE

At this level, the retirement number — and why it moves is a lever with multi-decade consequences. Every year the lever is pulled correctly compounds. Every year it is pulled incorrectly also compounds — in the wrong direction.

■ REFLECTION PROMPTS

- 01 WHAT IS YOUR ROUGH RETIREMENT NUMBER, IN TODAY'S DOLLARS?
- 02 HOW CONFIDENT ARE YOU IN THE EXPENSE ESTIMATE — HIGH, MEDIUM, OR LOW?
- 03 WHAT IS THE RANGE YOU'RE AIMING FOR, AND HOW FAR ALONG ARE YOU?

Three tables to come back to

The contribution stack in priority order, an illustrative allocation by decade, and the five estate documents. Pull these out; the rest of the Blueprint explains why they say what they say.

01 The contribution stack

02 Allocation by decade

03 The five estate documents



REFERENCE

The contribution stack

Priority order. Deviations are legitimate — but they should be deliberate.

LAYER	PRIORITY	WHY
Employer match (401(k) / TSP)	1st	100% return on invested capital
HSA (if HDHP-eligible)	2nd	Triple tax-advantaged
Roth IRA (or backdoor Roth)	3rd	Tax-free growth, flexible access
401(k) / TSP to annual limit	4th	Tax-advantaged, high limit
Taxable brokerage	5th	Unlimited, but no tax shelter

■ ALLOCATION BY DECADE — ILLUSTRATIVE

DECADE	STOCKS	BONDS	CASH / SHORT-TERM
20s	90-100%	0-10%	0%
30s	80-90%	10-20%	0%
40s	70-80%	20-30%	0-5%
50s	60-70%	25-35%	5%
60s	50-60%	35-45%	5-10%
70s+	40-50%	40-50%	10-15%

Illustrative starting points, not prescriptions. Adjust for personal risk tolerance, other income, and life-stage liabilities.

REFERENCE

The five estate documents

The paperwork that keeps the plan intact when you are not there to explain it.

DOCUMENT	WHAT IT DOES
Will	Directs distribution of assets at death; names guardians for minor children.
Durable financial POA	Names someone to act on your finances if you are incapacitated.
Healthcare POA	Names someone to make medical decisions if you cannot.
Advance directive / living will	States your treatment preferences in end-of-life scenarios.
Beneficiary designations	Direct retirement and insurance accounts; override the will.

THE ONE MOST PEOPLE GET WRONG

Beneficiary designations override the will. A retirement account left to an ex-spouse on a form filled in fifteen years ago goes to the ex-spouse, whatever the will says. Check every designation on every account after any marriage, divorce, birth, or death in the family.

BEFORE YOU ACT

Verify, then execute

Every chapter in this Blueprint describes a mechanism. None of them describes your situation. This page is the bridge between the two.

CHECK THESE AGAINST CURRENT SOURCES, EVERY YEAR

WHAT	WHERE TO VERIFY	CHECKED
Contribution limits — 401(k), TSP, IRA	IRS annual limit notice	
IRA income phase-outs	IRS Publication 590-A	
HSA limits and HDHP thresholds	IRS Publication 969	
RMD age and life expectancy factors	IRS Publication 590-B	
Roth conversion tax treatment	CPA, for your bracket	
Employer match formula and vesting	Your plan document	
TSP or agency-specific rules	Current TSP guidance	
State treatment of retirement income	Your state revenue dept.	

A FINAL WORD

The wealth room is not about maximum returns. It is about surviving thirty years of decisions without a single catastrophic error. Consistency, discipline, and periodic review — those are the levers. Everything else is noise.

THE ONE THING TO REMEMBER

A plan you understand and follow imperfectly beats an optimal plan you abandon. If a chapter here makes your situation feel more complicated rather than clearer, that is the signal to bring in a fee-only professional — not to read the chapter again.