

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Dear [Client Name],

Subject: Your Inflation-Adjusted Retirement Income Strategy

As we continue to monitor the current economic environment, one of our primary objectives is to ensure that your retirement income maintains its purchasing power over the long term. Inflation remains a critical factor in retirement planning, as rising costs can impact your standard of living if left unaddressed.

Our strategy for your portfolio focuses on the following key pillars to combat inflation:

1. **Cost-of-Living Adjustments:** We have structured your withdrawal plan to include periodic increases designed to keep pace with the rising prices of goods and services.
2. **Growth-Oriented Assets:** To outpace inflation, a portion of your portfolio remains invested in diversified equities and inflation-protected securities (such as TIPS or real estate) that historically provide returns above the inflation rate.
3. **Dynamic Rebalancing:** We regularly review your asset allocation to ensure your "income bucket" is replenished from performing assets, protecting your principal during market volatility.

Based on our latest projections, your current strategy is [on track / requires adjustment]. We have scheduled a review for [Date/Time] to discuss these adjustments in detail and ensure your plan remains aligned with your lifestyle goals.

Our goal is to provide you with the confidence that your income will be as reliable in twenty years as it is today. If you have any immediate questions regarding your distributions or the impact of recent economic data, please feel free to contact our office.

Best regards,

[Advisor Name]

[Firm Name]

[Phone Number]