



**BRIGHTEDGE**  
WEALTH MANAGEMENT  
— GUIDED BY WISDOM POWERED BY INTELLIGENCE —

# BrightEdge Retirement Planning Guide 2025

Guided by Wisdom. Powered by Intelligence.

## Design the Life You Want

Retirement planning is about freedom — the ability to live on your own terms once work becomes optional. At BrightEdge Wealth Management, we help you align your resources with your purpose, creating a strategy that balances security and flexibility.

## The Four Levers of Retirement Success

1. **Save More:** Consistency is key. Automate contributions and review annually.
2. **Earn More:** Align your portfolio for long-term growth while managing risk.
3. **Retire Later:** A few extra working years can dramatically increase retirement income.
4. **Spend Wisely:** Structure withdrawals and expenses for sustainability.

## Tax-Deferred & Tax-Free Growth

Diversify between pre-tax, after-tax, and Roth accounts to manage future taxes strategically. Tax-deferred compounding allows your money to work harder — maximizing growth and preserving your long-term purchasing power.

## 2025 Contribution Limits

Account Type	Annual Limit	Catch-Up (50+)	Special (60–63)
401(k), 403(b), 457	\$23,500	\$7,500	\$11,250
SIMPLE IRA	\$16,500	\$3,500	\$5,250
Traditional / Roth IRA	\$7,000	\$1,000	—
Defined Contribution Plan	\$70,000	—	—

## BrightEdge Retirement Readiness Checklist

- Have you estimated your retirement income and expenses?
- Are you maximizing savings in tax-advantaged accounts?
- Have you reviewed investment allocations for risk and timeline?
- Do you have a defined withdrawal or income plan?
- Have you reviewed beneficiary designations recently?

- Have you accounted for healthcare and long-term care needs?

## Let's Build Your Future Together

Schedule a personalized BrightEdge Planning Session today. Together, we'll help you design a retirement that reflects your values, goals, and financial independence.

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