

RETIREMENT READINESS TOOLKIT



*For Predictable Monthly Income
And Thoughtful Planning*



EPPLER
CAPITAL FUNDS

SECURE AND CONSISTENT
INCOME THROUGH INNOVATIVE
INVESTMENT SOLUTIONS

WHAT IS RETIREMENT INCOME READINESS?

Retirement planning is less about short-term market movements and more about **consistent, reliable income over the long term**. Many investors nearing or in retirement find that traditional approaches focused on accumulation do not address the practical reality of income needs. This toolkit is intended to help you evaluate your readiness to generate reliable income, understand relevant considerations, and prepare for thoughtful conversations around income planning.

Eppler Capital Funds' mission is to support investors who seek dependable income solutions grounded in disciplined analysis and conservative structuring.

Retirement income Readiness means understanding where your monthly income will come from and how it aligns with your lifestyle, obligations, and risk tolerance. It is not about predicting market direction. It is about assessing income sources and how they work together to support your financial life.

KEY QUESTIONS TO CONSIDER



These questions focus on clarity and planning rather than short-term performance or market timing. They help you identify where additional information or adjustments may be useful.

1. Do you have a clear picture of how much monthly income you need to support your essential expenses?
2. Are your income sources linked to market pricing or to contractual, cash-flowing arrangements?
3. Have you accounted for inflation, taxes, and long-term purchasing power?
4. Do you understand the downside risks of your income sources if economic conditions shift?
5. Are your current income sources diversified across different structures and asset types?



RETIREMENT INCOME DECISION CHECKLIST

This checklist is designed to help you assess where you are in your readiness for retirement income planning.

For each item, consider marking:

✓ **Yes** – *this is clear to me*

✗ **No** – *this needs more evaluation*

/ **Not applicable** – *not relevant to my current plan*

Yes	No	Not Applicable	<i>This is a practical tool to identify areas that may require further review with your advisors.</i>
			My income sources begin at a known date and frequency.
			I receive income monthly or have a plan that simulates monthly cash flow.
			I understand how each income source performs during different economic environments.
			I can describe the downside scenarios for my primary income sources.
			I have reviewed all fees, expenses, or carry structures associated with my income sources.
			I understand how fees affect the net income I receive.
			I have access to clear terms for each income source.
			I have shared these documents with trusted professionals (advisor, attorney, CPA).
			I know who manages each income source.
			I can contact a representative when I have questions.

INCOME TIMING AND SEQUENCING EXPLAINED

Investors often think in terms of return percentages, but retirement income planning prioritizes income timing and sequencing.

Income Timing refers to when income begins, for example, immediately upon retirement versus delayed.

Sequencing refers to the order in which income and expenses occur relative to market and economic conditions.

Starting income early can reduce reliance on selling assets in down markets.

Regular, predictable income can replace dependence on short-term market pricing.

A diversified approach to income sources can help manage sequence risk.

These principles focus on consistency and preparedness, not predictions about future market levels or outcomes.





INCOME SOURCE OVERVIEW

Below are common categories of income sources that investors assess when planning for retirement. This is a conceptual overview intended to support understanding. It is not investment advice.

Market-Based Income : These can fluctuate with market conditions and pricing.

- Dividend-paying equities
- Bond coupons and interest funds

Contract or Yield-Based Income : These provide rates agreed in advance, independent of market pricing.

- Certificates of deposit
- Fixed-rate income vehicles

Cash-Flowing Private Income Structures : These are structured to generate regular income through contractual payments and may include collateral backing.

- Private credit arrangements
- Secured debt instruments

When combining income sources, consider how each behaves in different environments and how they contribute to overall income reliability.

THE DISCIPLINED INVESTOR'S GUARDRAILS

Preparing for retirement income involves placing emphasis on **disciplined principles** rather than chasing speculative gains.

This approach supports a grounded view of income planning and aligns with a conservative philosophy that prioritizes **capital preservation and income reliability**.

Key guardrails include:

- **Clarity of terms:** Understand the structure, payment timing, and obligations associated with each income source.
- **Income independence:** Favor income streams that do not rely on frequent market pricing changes.
- **Documentation and review:** Have clear documentation and discuss with advisors trained in retirement income planning.
- **Avoid rushed decisions:** Quality income planning supports thoughtful decisions on your timeline.

SELF-REFLECTION ASSESSMENT

Use the prompts below to reflect on your current state of retirement income planning. Answer honestly and use this to guide next steps with your advisor. If you find multiple items that are unclear, this may indicate areas to explore further with trusted professionals.

Do I understand the timing and frequency of all my income sources?

Am I comfortable explaining the risks associated with my primary income streams?

Which professional documents support each source of income?

Have I discussed income planning with at least one trusted professional?

Do I have a plan that focuses on income over volatility?



NEXT STEPS

Once you complete this toolkit, consider the following actions:

1. Review with Advisors

Discuss findings with your CPA or attorney to determine if your income strategy aligns with your needs.

2. Gather Documentation

Ensure you have organized access to the relevant documents for all income sources on which you rely.

3. Clarify Income Expectations

Define how much monthly income you need, and evaluate whether your current plan addresses that need consistently over time.

4. Schedule an Educational Conversation

A structured discussion with an income specialist can help you refine your understanding and identify potential gaps in planning.

If this toolkit raised questions or highlighted areas you would like to explore further, we invite you to [schedule a consultation with Eppler Capital Funds](#) for a complimentary portfolio review.

This conversation is an opportunity to review your current income structure, discuss how different income strategies function in real-world conditions, and evaluate whether a predictable, cash-flow-focused approach fits within your broader financial picture.

The portfolio review is educational in nature and designed to support informed decision-making alongside your existing advisors. You can book a consultation at a time that works best for you through epplercapital.com.



CRAIG EPPLER
FOUNDER AND CEO

ABOUT EPPLER CAPITAL FUNDS



Eppler Capital Funds is an investment firm focused on secure and consistent income through innovative investment solutions. The firm emphasizes disciplined due diligence, strategic diversification, and conservative principles in partnership with investors seeking dependable income.

The firm's flagship promissory note offering is structured to deliver fixed, contractual returns by investing in asset-backed diversified cash-flowing opportunities. Interest payments are made monthly and terms are customizable to investor needs.



EPPLER CAPITAL FUNDS

COMPLIMENTARY PORTFOLIO REVIEW



Review with Clarity and Move Forward with Confidence



610-300-3316



[EpplerCapital.com/go](https://www.epplercapital.com/go)



225 Wilmington West Chester Pike
Suite 200
Chadds Ford, PA 19317

Secure and Consistent Income Through
Innovative Investment Solutions