

AI-03626 DIY Financial Planning Framework

👤 Owner	Ⓜ Rigel Arcayan
☰ Tags	Investing
🕒 Created time	April 2, 2026 10:40 PM

Here's a simple 5-question framework that captures about 90% of retirement clarity without the noise:

1. How much do we actually spend (annually and monthly)?

1. This is your true baseline
2. Include:
 - Lifestyle
 - Travel
 - Healthcare
 - Inflation buffer

👉 If this number is wrong, everything else is wrong.

2. What is our total investable portfolio?

1. Include all assets:
 - Retirement accounts
 - Taxable accounts
 - Cash reserves

2. This is your engine size

3. What is our realistic, sustainable return range?

1. Not a single number—think in ranges:

- Conservative: 4–6%
- Moderate: 6–8%
- Aggressive: 8–10%+

2. This defines your expected growth, not guarantees

👉 This replaces the idea of “fixed 10% forever”

4. What is our withdrawal strategy under different conditions?

1. Ask:

- How much do we withdraw in good years?
- What happens in bad years?
- Do we adjust spending or stay fixed?

2. This defines your flexibility

- Flexible spending = lower risk
- Fixed spending = higher risk

5. How long can this system survive if reality is worse than expected?

1. Not worst-case panic—just realistic stress:

- Lower returns for several years

- Higher inflation
 - Market downturns early in retirement
2. You're answering:
 - "Does this plan break under pressure?"

How these 5 questions work together

1. Spending defines demand
2. Portfolio defines supply
3. Returns define growth
4. Withdrawals define behavior
5. Stress test defines durability

The key insight

1. Most people overcomplicate retirement by adding:
 - Too many models
 - Too many assumptions
 - Too much fear
2. But the real system is simple:
 - Money in → Growth → Money out → Adjust over time

The mindset shift

1. You're not trying to:
 - Predict the future
2. You're trying to:
 - Build a system that still works when the future is uncertain

If you use this framework correctly

1. You don't need complex videos
2. You don't need perfect forecasts
3. You just need:
 - Clear inputs
 - Realistic expectations
 - Ongoing adjustments

If you want, I can take your actual numbers and plug them into this 5-question framework so you can see your real retirement position in a very clean, structured way.