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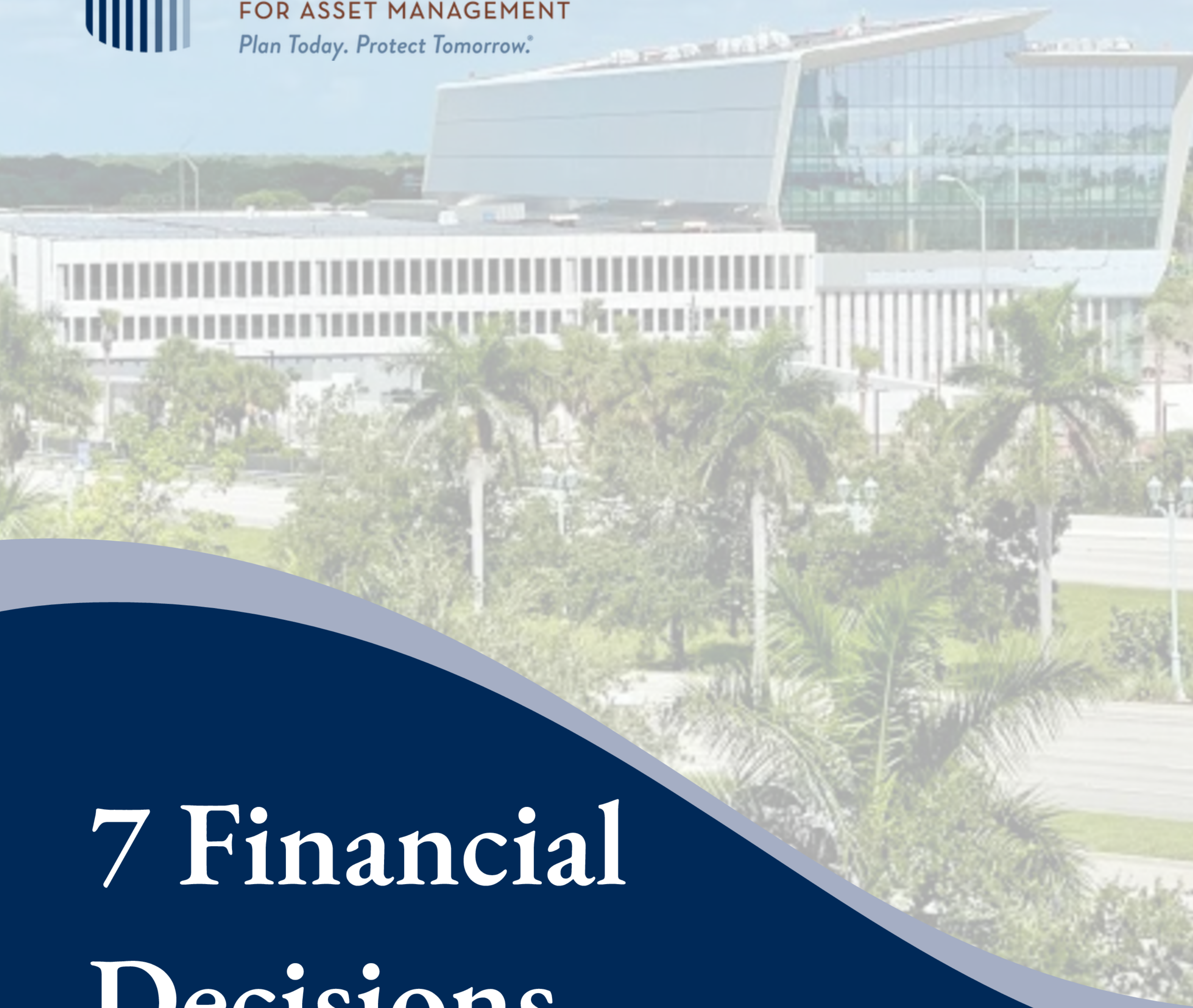

7 Financial Decisions

to Consider Before Retiring from NextEra

A Practical Guide for NextEra & FPL Employees

Welcome

Retirement from **NextEra** or **FPL** is one of the most important financial decisions you will ever make.

This guide was created to help you understand the seven key areas you should evaluate before making a final decision—so you can protect what you've built and move forward with confidence.

Our mission is to help clients make informed financial decisions to ensure a sound retirement. This guide reflects that commitment by providing practical insights to help you evaluate your options before making one of life's biggest financial decisions.

My team and I look forward to helping you confidently implement your retirement plan.

"Understanding the consequences of choices now can help you avoid potential problems in your future retirement"

Peter Blatt

Peter Blatt, J.D., LL.M.
President

Why Planning Matters

- Retirement decisions aren't made in isolation.
- Pension election can affect your taxes.
- Social Security timing can indirectly reduce your portfolio assets.
- An NUA strategy may impact your investment portfolio.
- Healthcare decisions affect your long-term cash flow.
- **The most successful retirement plans coordinate every important decision into one comprehensive strategy—not one decision at a time.**

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7 Financial Decisions

Each financial decision you make can impact other areas of your retirement plan.

1 **Retirement Income Needs**
Identify how much income you'll need in retirement and create a plan to help make it last.

2 **Pension & Distribution**
Understand your pension options and distribution strategies to maximize income.

3 **Tax Planning Opportunities**
Explore tax-smart strategies to reduce your tax burden in retirement.

4 **NextEra Stock & NUA Planning**
Evaluate NextEra stock and NUA strategies to support your retirement goals.

5 **Healthcare & Insurance Decisions**
Plan for healthcare costs and insurance needs to protect your health and your finances.

6 **Social Security Timing**
Determine the best time to claim Social Security to maximize your lifetime benefits.

7 **Estate Planning**
Create an estate plan that provides for your loved ones.

1 Retirement Income Planning

Can your retirement income support the lifestyle you've worked so hard to build?

What to Evaluate

- NextEra Energy Inc. Employee Pension Plan
- Employee Retirement Savings Plan (ERSP)
- Other investment or retirement accounts
- Social Security benefits
- Healthcare costs
- Living Expenses
- Inflation

Question to Ask Yourself

If I retired tomorrow, will I have enough?

Peter's Planning Insights

Retirement choices can affect you over the next 10 to 30 years.

2

NextEra Energy Inc. Employee Pension Plan & Distribution Elections

Can your retirement income support the lifestyle you've worked so hard to build?

What to Evaluate

- Lump sum vs. Lifetime
- Survivor benefit elections
- Tax consequences
- Coordination with other retirement assets

Question to Ask Yourself

Which option best supports my long-term goals and my family's future?

Peter's Planning Insights

There are more choices than you can see offered—additional choices may be available that you are not aware of.

3 Tax Planning Opportunities

Thoughtful tax planning today can help you keep more of your retirement income tomorrow.

What to Evaluate

- Traditional vs. Roth 401(k) account strategies
- Tax-efficient withdrawal strategies
- Managing taxable income across retirement plans
- Required Minimum Distributions (RMD's)
- Maximizing lower tax rate: capital gains vs. ordinary income

Question to Ask Yourself

How can I reduce taxes in retirement?

Peter's Planning Insights

Tax planning in retirement is not just about paying less tax—it's about making the most of what you've earned and built over your lifetime.

4 NextEra Stock & NUA Planning

An NUA strategy can reduce ordinary income taxes in retirement.

What to Evaluate

- Low basis company stock inside your ERSP, ESOP or LESOP
- Comparing ordinary income vs. capital gains
- Diversification opportunities
- Technical rules to ensure compliance with IRS Guidelines

Question to Ask Yourself

How do I evaluate the pros and cons of an NUA strategy and ensure it fits my goals?

Peter's Planning Insights

Do you own NextEra stock in your ERSP? Consider an NUA.

5 Healthcare & Insurance Decisions

Healthcare costs can become one of the largest expenses during retirement.

What to Evaluate

Retiring prior to 65: Understand healthcare choices

- COBRA options
- Health Insurance Marketplace Exchange

Over 65: Medicare enrollment & timing

- Evaluating Supplemental Medicare Coverage

IRMMA surcharge—reducing excess Medicare costs

Healthcare budgeting

Question to Ask Yourself

Do I have a plan that protects my health—and my financial future?

Peter's Planning Insights

Unchecked healthcare costs can be the biggest expense in retirement.

6 Social Security Timing

The age you begin claiming Social Security can significantly impact lifetime benefits.

What to Evaluate

- Claim now or delay?
- Spousal benefit strategies
- Survivorship considerations
- Taxation of benefits
- Longevity Premium

Question to Ask Yourself

What is the best age for me to elect Social Security to maximize benefits?

Peter's Planning Insights

Social Security provides guaranteed income—taking SS at the right time will reduce the need to use other assets in retirement.

7 Estate Planning

Retirement is a good time to review your beneficiaries and protect your overall estate plan

What to Evaluate

- Review Beneficiary Designations
- Avoid probate
- Living Trust
- Power of Attorney
- Healthcare Surrogates

Question to Ask Yourself

If I pass away, will my assets go where I desire?

Peter's Planning Insights

As a practicing estate planning attorney and financial planner, I can help you navigate and coordinate your estate planning goals.

Bringing It All Together

The decisions covered throughout this guide work best when viewed together—not in isolation. By avoiding common mistakes, learning from real experiences, and following a structured planning process, you can move into retirement with greater confidence.

Common Mistakes to Avoid

- Choosing an emotional, rushed retirement date
- Ignoring Federal Income Tax consequences
- Forgetting Health/Medicare costs
- Failing to maximize employer match
- Not discussing NUA planning if I own company stock inside of my retirement plan
- Coordinating estate planning documents to avoid probate
- Not updating beneficiaries

Client Success Stories

Confidence to Retire and Stay Retired

A client realized they could retire earlier than expected and still maintain her lifestyle—thanks to better income and tax planning.

Peace of Mind in Retirement

A client's concerns around healthcare costs in retirement, Social Security timing, and taxable income were addressed—all structured within her risk tolerance.

A thoughtful retirement plan isn't built around a single decision—it's built through a disciplined process.

Retirement Planning Process

Introduction
We begin by learning about you, your financial situation and your goals.

Review Information
We gather and analyze your financial information to understand your complete picture.

Evaluation
We evaluate strategies and recommend solutions tailored to help you acheive your goals.

Implementation
We put your plan into action and provide ongoing guidance to help keep you on track.

Ready to Take the Next Step?

Retirement planning involves hundreds of decisions, but you don't have to navigate them alone. A personalized consultation can help you prioritize what matters most, avoid costly mistakes, and move forward with confidence.

Your Complimentary Consultation Includes:

- Review your retirement goals
- Evaluate your income strategy
- Discuss pension and Social Security options
- Review tax-efficient withdrawal strategies
- Identify opportunities and potential risks
- Answer your retirement planning questions

Schedule Online

Scan to schedule your complimentary consultation.

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