

RETIREMENT REPORT

County of San Mateo, CA | Deferred Compensation Plan



Spring 2026

Getting Paid

Turning Your Savings into a Retirement Paycheck

During your working years, life is built around a steady paycheck. Money comes in regularly, bills get paid and whatever is left goes toward savings. Retirement flips that script. Instead of saving from a paycheck, you're creating one — from the money you've already saved. A "retirement paycheck" simply means having a plan to turn your retirement savings into reliable income you can count on each month. The goal isn't just having a large account balance — it's making sure your money lasts and supports your lifestyle.

Where Retirement Income Comes From

Most retirees rely on a mix of income sources. For many, Social Security is the starting point of a retirement paycheck. It provides guaranteed income for life and adjusts for inflation over time. The age at which you claim benefits matters: claiming earlier means smaller monthly payments, whereas delaying can increase your payments. Many people use Social Security to cover basic expenses, then rely on retirement accounts and other personal savings sources to fill the gap and provide flexibility for spending.

How Much Can You Spend—Safely?

One of the biggest challenges in retirement is figuring out how much you can spend each year. Retirement can last 20 to 30 years — or longer — so it's important to balance enjoying today with protecting tomorrow. A retirement paycheck approach looks at your expected expenses, rising costs over time and healthcare needs to help create steady income without running out too soon.

Planning for Change

Retirement isn't one long, predictable phase. Many people spend more early on when they're active, then less later and possibly more again if healthcare costs rise. Having different income sources and a flexible withdrawal plan can help you adjust as your needs change. If you need help building a



flexible retirement paycheck that covers your anticipated needs, consider working with a financial professional that will work with you in a fiduciary capacity for a reasonable fee.

Making It Feel Like a Paycheck Again

Many retirees feel more confident when income arrives in a regular, predictable way — such as monthly withdrawals — rather than taking money out only when bills come due. Creating that "paycheck" feeling can reduce stress and make retirement finances easier to manage. A retirement paycheck isn't about guesswork. It's about having a clear plan so your savings can support you — month after month, year after year.

Informational Sources: Kiplinger: "The Rule of 240 Paychecks in Retirement" (May 15, 2025); Investopedia: "How to Create a Retirement Paycheck" (June 28, 2025).

Tuning In

Make Music Part of Your Wellness Plan

Music is more than entertainment — it can be a simple, powerful tool to support your overall well-being. Whether you're listening, singing or playing an instrument, music engages the brain and body in ways that can improve mood, reduce stress and even support physical health. The best part? It's easy to weave into daily life, no training required.

Music as a Tool for Stress Relief

One of music's most immediate benefits is stress relief. Slow, calming music can lower the heart rate and reduce levels of cortisol, the body's primary stress hormone. Many people naturally turn to music after a long day because it helps shift the nervous system out of "fight or flight" mode and into a more relaxed state. Even a few minutes of intentional listening can make a noticeable difference.

Supporting Emotional Well-Being

Music is also closely connected to emotional health. Upbeat songs can lift your mood and increase motivation, whereas familiar tunes often bring comfort and positive memories. Studies have shown that music can help reduce symptoms of anxiety and depression, especially when used intentionally — such as creating playlists for relaxation, focus or emotional reset during stressful moments.

Boosting Brain and Cognitive Health

There are cognitive benefits as well. Listening to or playing music activates multiple areas of the brain at once, supporting memory, attention and mental flexibility. For older adults, regular engagement with music has been linked to better cognitive function and a slower rate of mental decline. Singing or playing an instrument adds even more benefit by combining breathing, coordination and concentration.

Finding Your Beat

Incorporating music into your wellness plan doesn't need to be complicated. Try starting your morning with energizing music, creating a playlist for walks or exercise, playing music while cooking dinner or winding down at night with calming melodies. Singing along in the car, attending live performances or learning a simple instrument can also add joy and social connection — both important contributors to overall well-being.

In a busy world, music offers an accessible, low-cost way to support mental, emotional and even physical health. All it takes is pressing play — and paying attention to how it makes you feel.

Informational Sources: Harvard Health Publishing (Harvard Medical School): "Can Music Improve Our Health and Quality of Life?" (July 25, 2022); Cleveland Clinic: "Your Brain on Music: How Tunes Can Impact Your Mind" (August 1, 2025); PositivePsychology.com: "What Are the Benefits of Music Therapy?" (August 11, 2025).



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