Rethinking Retirement: Why Income Planning Matters More Than Investment Performance

Creating confidence through comprehensive retirement planning

"The biggest challenge in retirement isn't building wealth—it's knowing how to live on it," says Christina Walasik, CFP®, Founder and President of Pickwick Financial Group. "For decades, financial planning has centered on helping people accumulate wealth. But retirement introduces a different challenge: turning a lifetime of savings into reliable income and lasting financial confidence."

That philosophy has shaped Pickwick Financial Group's approach to retirement planning. As an independent fiduciary firm, it helps individuals and families approaching retirement coordinate every aspect of their financial lives—from income strategies and tax planning to Social Security, healthcare, risk management, and legacy planning.

For Christina, that mission is deeply personal. After losing her father unexpectedly as a child, she watched her mother rebuild their family's financial future while navigating difficult financial decisions. Years later, seeing her mother's investments fail to reflect her true needs reinforced a lesson that continues to guide her practice today: financial advice should begin with understanding people—not products.

"Many people don't have a money problem—they have a confidence problem," Christina says. "They've spent decades accumulating wealth, but no one has shown them how to successfully live on it."

While Pickwick Financial Group serves a broad range of pre-retirees and retirees, the firm has developed particular expertise helping women, widows, caregivers, and families navigating major life transitions. Christina believes financial education is one of the greatest gifts an advisor can provide, empowering clients to make informed decisions with clarity rather than fear.

In an era when retirement can last 30 years or more, Christina believes success is measured not simply by portfolio performance, but by the confidence clients feel when they know exactly where their income will come from, how taxes and healthcare fit into the picture, and how their future is protected.



Christina Walasik

"Retirement isn't about chasing the highest return," Christina says. "It's about creating a plan that allows you to enjoy the life you've worked so hard to build."

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