

THE RETIREMENT INCOME COMPASS

BECAUSE THERE ARE BIG RISKS ON THE ROAD AHEAD

Planning Challenge / Compass Advantage

Retirement's \$Million Challenge:

You can master it, starting with Your Number

The Challenging Numbers for a 35-year-old Earning \$40,000 a Year

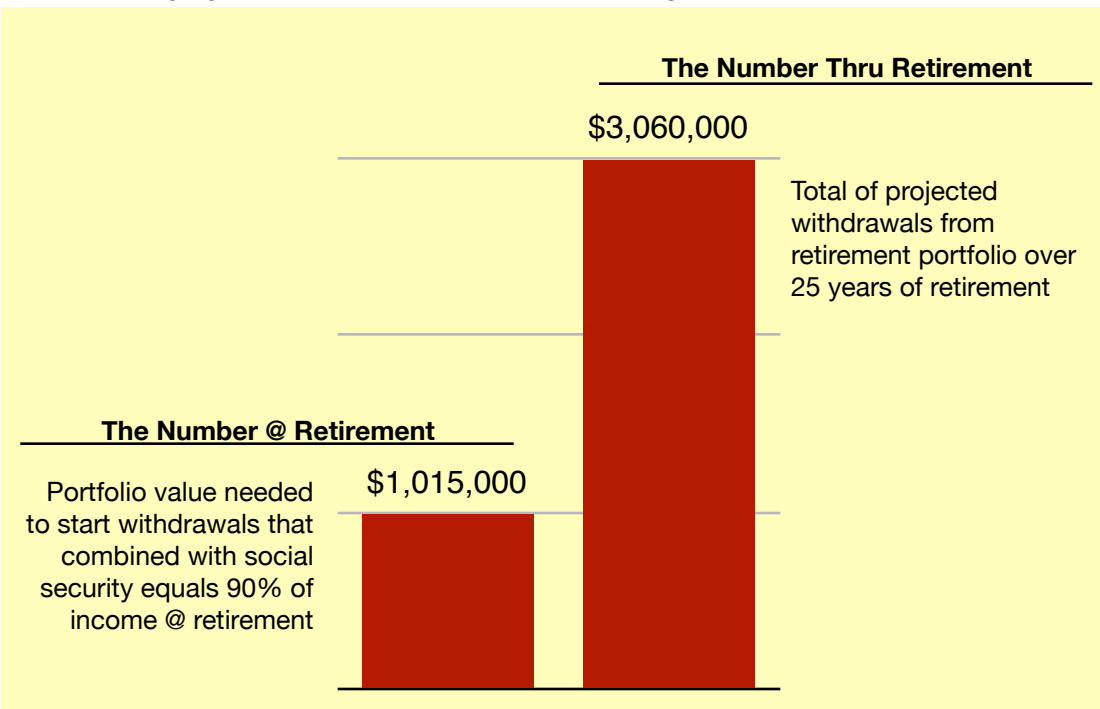


Illustration Assumptions:

The Numbers in the hypothetical illustration are calculated from these assumptions:

- Current salary: **\$40,000/year**
- Salary increase: **4%/year**
- Salary @ retirement: **\$125,000**
- Salary replacement ratio: **90%** from social security and monthly portfolio withdrawals
- Social security @ retirement: **\$34,000/year**
- Years of retirement: **25**

The Numbers:

- **\$1,015,000.** Portfolio needed @ retirement
- **\$3,060,000.** Total of projected withdrawals from portfolio over 25 years of retirement.

Financial peace-of-mind during retirement will be a result of **your** decisions and action. The illustration dramatizes the challenge. You need to, and can, create your own illustration—with a little help from a friend.

Compass Advantage

The eye-opening numbers in the hypothetical illustration show the enormity of Retirement's \$Million Challenge. Calculating, defining and realizing your personal \$Million Challenge will require some very specialized resources. Fortunately, you can call on a friend, the four distinctive advantages of the Retirement Income Compass:

- Planning—**Retirement Income Planner**
- Investing—**All-Weather Portfolio Models**
- Paycheck Replacement—**Managed Withdrawals**
- Navigating—**Your Personal Advisor**

Getting Started

Each of the Compass advantages will help you realize your personal \$Million Challenge. Start with the Retirement Income Planner at our website to calculate Your Numbers and define the steps for a year-by-year report (see sidebar).

Retirement Income Planner Report

After you enter your personal assumptions, a report can be created that lists the following data @ each year thru retirement:

- Beginning Acct. Balance
- Investment Growth
- Contributions
- Total Retirement Income
- Income from Soc. Sec.
- Account Withdrawals
- Ending Acct. Balance

We remain available to assist you in any way to use the planner to master your \$Million Challenge.

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What to know...
and how to go

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