

THE RETIREMENT INCOME COMPASS

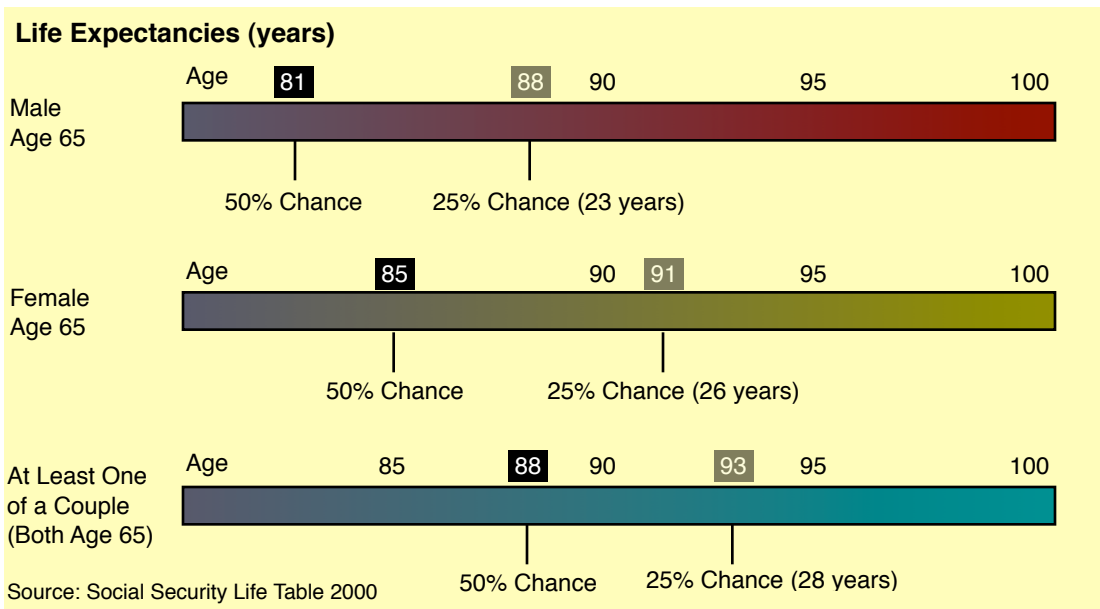
BECAUSE THERE ARE BIG RISKS ON THE ROAD AHEAD

Managed Withdrawals Challenge/Compass Advantage

Longevity Risk:

Living Longer is a Fact of Life

Most greatly underestimate the number of years they will spend in retirement



Withdrawals Challenge

- Compared to previous generations, both male and female Americans can expect to live long healthier lives—extending the timeframe of their retirement and managing retirement income withdrawals.
- Planning for retirement income to last well into your 90s is a necessity. Savings must continue to grow and individuals need to be prepared to support their lifestyles for 25 years or more.
- A male retiring at age 65 has a 25% chance of living to age 88, necessitating 23 years of managing withdrawals from his retirement income portfolio.
- A 65-year-old female has a 25% chance of living to age 91, requiring 26 years of managed withdrawals.
- At least one of a couple, both age 65, has a 25% chance of living to 93, making it necessary to plan at least 28 years of managed withdrawals.

Compass Advantage

- The Managed Withdrawals quadrant of the Compass provides a method of managing retirement income withdrawals to realize your goals without running out of money before you run out of time.
- Planning for your retirement income would be easy if you could depend on your portfolio earning the same rate of return year after year, if you knew how long your retirement was going to be, and if we knew what the rate of inflation was going to be.
- If you knew the answer to these unknowns, you would know exactly how much you could afford to withdraw and would never have to deal with the uncertainties.
- Real-life planning is obviously far more difficult. We must move ahead undaunted.
- The Managed Withdrawals commitment is that Madden will continually monitor and report your withdrawals, portfolio value and Plan B status

The Challenge

Your retirement income success is built on critical decisions in each of the four Compass Points:

- Planning
- Investing
- Managed Withdrawals
- Navigating

Managed Withdrawals

- Madden will help you establish a prudent withdrawal rate designed to get your portfolio safely through your retirement years.
- We know that crises will occur, and we cannot know how long they will last: therefore,
- A critical part of the retirement income planning process is to develop 'Plan B'—the actions that will be taken if the portfolio's assets fall to such a great degree that if 'Plan A' is not altered the result would be its likely failure—the portfolio will run out of assets

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What to know...
and how to go

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