

Piece-of-Mind Three Bucket Income Strategy:



Positioning of Your Assets based on Need Priority

1. Complete Retirement Budget and Cash Flow with help from your advisor.
2. Establish an emergency reserve with a liquid cash account that is always ready.
3. Calculate cost for essential living needs and adjust for longevity and inflation. Set up guaranteed lifetime income strategies to cover these expenses.
4. Calculate cost for discretionary living needs and adjust for inflation. Remaining assets can be placed in risk-based investments for growth potential.