HOW WE INVEST

Building a Resilient Portfolio

Protect what you've saved. Create the income you can count on. Keep growing for what comes next.

Financial Thinking Partner™
WEALTH ADVISORS

GIVE EVERY DOLLAR A JOB

Four jobs. One coordinated retirement portfolio.

1

Liquidity

Cash for near-term spending, so you are not forced to sell when markets fall.

2

Essential Income

Reliable income for the bills you need to pay, even when markets fall.

3

Discretionary Income

Income for travel, hobbies, family, and the parts of retirement you worked for.

4

Growth

Long-term investments for later years, inflation, and the legacy you want to leave.

Built to win by losing less. The goal is to reduce the damage a major loss can cause near or during retirement.

YOUR RETIREMENT PAYCHECK

Several sources. One coordinated monthly paycheck.

SOCIAL SECURITY & PENSION

$4,600

Reliable income you've earned.

INCOME ANNUITY

$3,900

Contractual income for essentials.

INVESTMENT INCOME

$4,000

Flexible income from investment accounts.

$12,500 monthly income · $8,500 essentials · $4,000 lifestyle

Hypothetical example. Figures are illustrative only and not a specific client, product, or outcome.

WHAT YOUR PLAN DELIVERS

The Bottom Line

A retirement plan should make the next decision easier.

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WHAT THE PLAN IS BUILT TO PROVIDE

LIQUIDITY
$102,000
12 months of essential needs in cash reserve

ESSENTIAL INCOME
$8,500
Monthly essentials covered in this example

GROWTH
$1,328,000
Invested for later years, inflation, and legacy

The math might say 100% stocks. Your life says otherwise.

WHY THIS APPROACH

A plan for retirement must keep working through market losses, income needs, taxes, and life changes.

Protect What You've Saved
Reduce the damage from major losses.

Create Retirement Income
Turn savings into reliable cash flow.

Keep Your Plan Flexible
Keep cash available as life changes.

Grow for Later
Keep pace with inflation and support a legacy.

WHAT THIS CHANGES FOR YOU

- You know where next month's income will come from.
- You have cash available when markets fall or life changes.
- You can spend today without giving up tomorrow.

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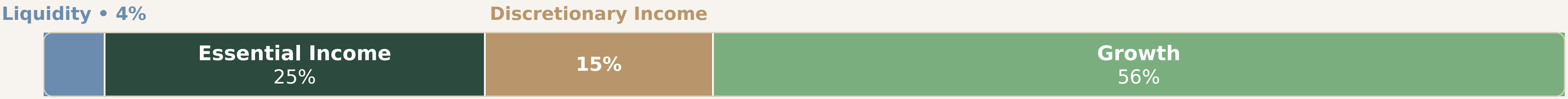
THE WHOLE PICTURE

How the Four Jobs Work Together

A hypothetical $2.4 million retirement plan. Four jobs. Five holdings.

ALLOCATION BY JOB

$2.4M Portfolio



Holding	Job	Amount	Allocation
Money Market / HYSA	Liquidity	$102,000	**4%**
Income Annuity	Essential Income	$600,000	**25%**
Income-ETF Strategy	Discretionary Income	$370,000	**15%**
Growth Annuity	Growth	$500,000	**21%**
Growth Fund	Growth	$828,000	**35%**

FOUR RETIREMENT RISKS. FOUR CLEAR RESPONSES.

A market drop early in retirement
Liquidity helps avoid forced selling.

Outliving your savings
Essential Income is designed to last for life.

Inflation over a long retirement
Growth keeps working for later years.

Being too nervous to enjoy retirement
Discretionary Income funds the life you planned.

Ready to give every retirement dollar a job?

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