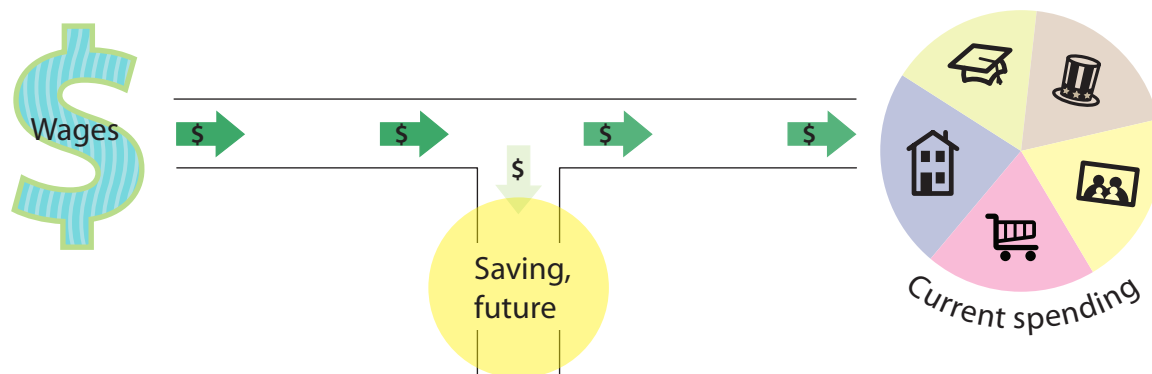
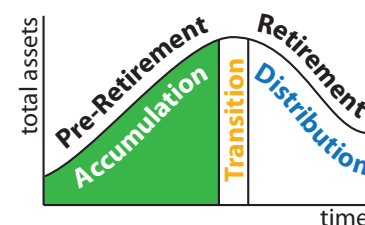


Getting There: Your Working Years

Accumulation Phase



Coordination Center

Design, construction, and maintenance of your financial plan

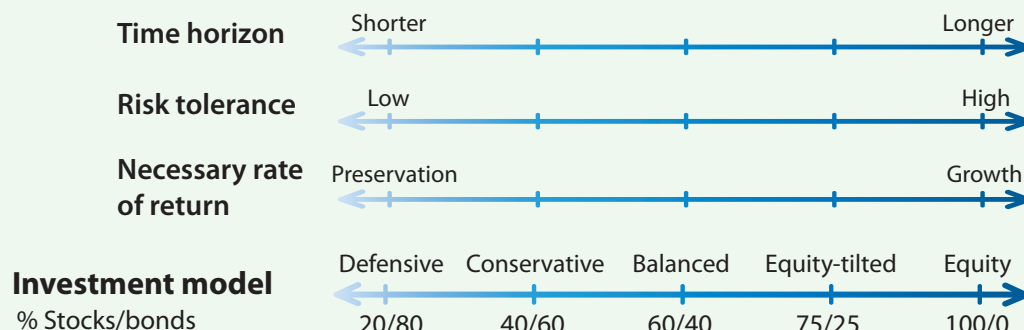
- Define future needs
- Pre-retirement assessment and projections
- Create and manage separate "buckets" for specific items like car, house, and college
- Select appropriate retirement savings vehicles
- Determine investment mix for various accounts
- Minimize tax & interest costs
- Adjust plan/investments as situation changes
- Incorporate inheritance or windfall, if applicable

Specific needs & emergency fund

- Education
- Car
- House

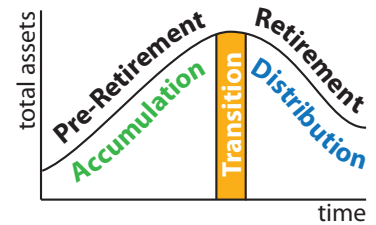


Retirement Reservoir: Saving for the future



Decisions: Once in a Lifetime

Transition Phase



Sustainable
withdrawal rate



Pension
decisions



Long-term care
insurance option



Coordination Center

Design, construction, and maintenance of your financial plan

Helping you with transition phase decisions, including:

- How much can you afford to spend from your investments and have your money last?
- When should you take Social Security?
- What pension payout option should you select?
- How can you consolidate accounts for ease of management and record-keeping?
- How can you fine-tune your investment mix in anticipation of future distributions?
- What are tax-saving strategies to consider as your sources of income change?
- Should you pay off your mortgage?
- Should you consider purchasing long-term care insurance?



Social Security
timing



Account
consolidation



Investment mix
fine-tuning



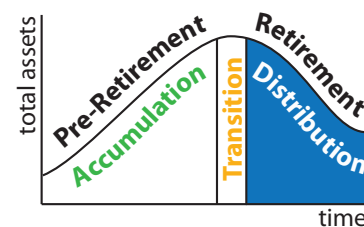
Mortgage
payoff timing



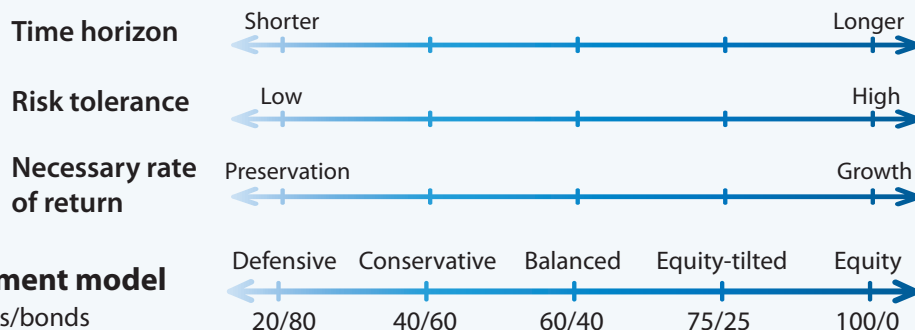
Tax-saving
strategies

Making It Last: Drawing Income & Leaving a Legacy

Distribution Phase

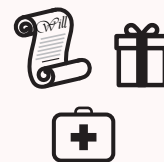


Retirement Reservoir: Income that lasts



Specific needs & emergency fund

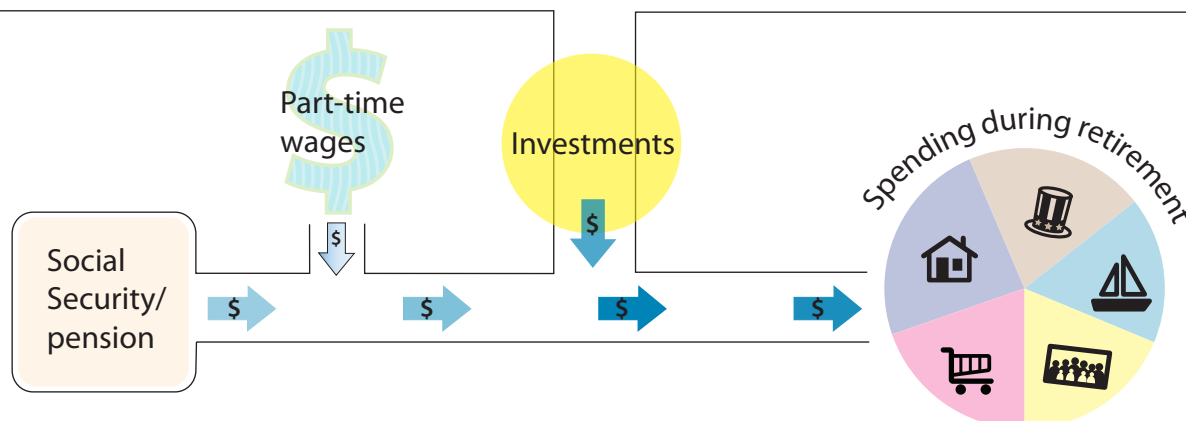
- Legacy
- Gifts
- Long-term care



Coordination Center

Design, construction, and maintenance of your financial plan

- Coordinate withdrawals from various accounts
- Minimize tax & interest costs
- Establish withdrawal plan (systematic or take as needed)
- Decide what to sell to raise cash for withdrawals
- Monitor investment mix and realign with model as needed
- Update projections periodically to confirm money will last
- Review estate planning considerations



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- a. Securities offered through **Securities America, Inc. (SAI)** member FINRA/SIPC. Investment advisory services offered through **Securities America Advisors, Inc. (SAA)**. SAI and SAA are separately owned and other entities and/or marketing names, products or services referenced here are independent of SAI and SAA.
- b. Investments in model strategies may expose the investor to risks inherent within the model and the specific risks of the underlying investment directly proportionate to their allocation. All investments involve the risk of potential investment losses.
- c. A defensive investment model is suitable for highly conservative investors, including those nearing or in retirement or requiring withdrawals of some of their invested assets within a three-to-five-year time frame. This portfolio will have up to 80% of the assets invested in fixed income and no more than 20% of the assets invested in equity.
- d. A conservative investment model is suitable for conservative investors, including those nearing or in retirement or requiring withdrawals of some of their invested assets within a three-to-five-year time frame. This portfolio will have up to 60% of the assets invested in fixed income and no more than 40% of the assets invested in equity.
- e. A balanced investment model is suitable for investors uncomfortable with an aggressive all equity strategy who nevertheless require a greater return to pursue their specific investment goals. This portfolio will have up to 60% of its assets invested in equity and up to 40% of its assets invested in fixed income.
- f. An equity-tilted investment model is suitable for investors with longer time horizons who are willing to assume above-average short-term volatility in pursuit of long-term growth. The portfolio will have up to 75% of its assets invested in equities and up to 25% of its assets invested in fixed income.
- g. An equity investment model is suitable for long-term investors willing to accept greater risk in pursuit of growth potential. This portfolio will have up to 100% of its assets invested in equity.
- h. Diversification seeks to reduce the volatility of a portfolio by investing in a variety of asset classes. Neither asset allocation nor diversification guarantee against market loss or greater or more consistent returns.
- i. Bonds are subject to interest rate risks. Bond prices generally fall when interest rates rise. The price of equity securities may rise, or fall because of changes in the broad market or changes in a company's financial condition, sometimes rapidly or unpredictably. These price movements may result from factors affecting individual companies, sectors or industries, or the securities market as a whole, such as changes in economic or political conditions. Equity securities are subject to "stock market risk" meaning that stock prices in general may decline over short or extended periods of time.
- j. Tax services offered through Niehaus Tax Services, LLC and legal services offered through Niehaus Law Office, LLC, both of which are unaffiliated with Securities America.