



Introducing

ADVANCED TIME SEGMENTATION[®]

*a different way of looking at and
presenting financial planning*

ADVANCED TIME SEGMENTATION[®]

Advanced Time Segmentation is a different way of looking at and presenting financial planning. At its core, we match our client's assets to their income liabilities. Meaning we lay out a strategy that creates inflation-adjusted income that addresses risk by giving equities time to potentially grow untouched. This approach allocates assets into different time segments based on the period of time when those assets are expected to generate income.

A STRATEGY-DRIVEN PRACTICE

Most retirees or pre-retirees with a wealth accumulation strategy, hunger for stability and are attempting to avoid risk. They strive to build their portfolio on investments that will provide income for their lifetime and beyond. Rizzo Financial Group has adopted an approach to retirement planning that incorporates time-segmented retirement income distribution, a strategy that aims to provide investors with stability, growth, and income.

OUR STRATEGY

Advanced Time Segmentation seeks to provide investors with stable, predictable income while giving time for future possible growth. We take principles that were exclusive to the wealthy, and make them accessible to everyone. We mathematically calculate your risk, inflation adjust your income, and strive to ensure a lasting legacy. We do all of this by implementing a strategy with every portfolio so that time is on your side.

BUILDING CONFIDENCE

A financial plan needs to focus as much attention on wealth distribution in retirement as it does on wealth accumulation during one's working years. A successful time segmented wealth distribution plan is designed to provide confidence for retirees into their 80's, as it did in their 60's.

ATS[®]
ADVANCED TIME SEGMENTATION



LIFETIME INCOME

- This Category potentially provides investors a guaranteed income for life* and is suitable for conservative investors who believe they have a long life expectancy



FIXED INCOME

- This Segment is designed to spend down over 5 to 7 years thus "buying time" for Segment 2 to potentially grow. This Segment is usually invested in safe, sometimes guaranteed, investments

FIXED INCOME

BALANCED

- This Segment is a bridge between the income Segment and Growth Segment. It is designed to replenish the fixed Income Segment resulting in additional time for your long-term investments to potentially grow



BALANCED

LONG-TERM GROWTH

- This Segment is designed for 15-25 years. Since the other Segments have provided time, this Segment is designed to potentially grow for several years untouched

LONG-TERM GROWTH

ALTERNATIVES

- This Category is designed to provide both Growth & Income for the portfolio over the long-term. Income generated from this category may be used to supplement income required from Segment 1



ALTERNATIVES

ADVANCED TIME SEGMENTATION®

Advance Time Segmentation is a strategy that matches unique retirement income needs with time-segmented investments. This approach segments retirement assets into certain categories. The categories are based on the period of time in retirement when the assets are expected to generate income.

TIME SEGMENT #1 - IMMEDIATE INCOME

Short-term assets are matched to short-term liabilities. This segment is designed for income, and is where your short-term assets are matched to your short-term liabilities. A portion of this segment is invested in vehicles designed to provide income for life. The remainder of the segment is invested in strategies designed to be spent over a five to seven year period, thus buying time for potential growth in the remaining segments.

TIME SEGMENT #2 - FUTURE INCOME

This segment is designed to replenish the fixed-income portion of segment #1, resulting in additional time for the long-term investments in segment #3 to grow. In this segment, mid-term assets are matched to mid-term liabilities. This helps create a bridge between income in segment #1 and long-term growth in segment #3, featuring a typical time horizon of 7 to 15 years.

TIME SEGMENT #3 - LONG TERM GROWTH

Long-term assets are matched with long-term liabilities. This segment is designed for long-term income and growth, with a typical time horizon of at least 15 years. In this segment, your long-term assets are matched to long-term liabilities. By withdrawing assets from segments #1 and #2, segment #3 investments can be left untouched to satisfy your long-term retirement needs.

SOLUTIONS FOR LIFE'S DIFFERENT STAGES

In its simplest form, the strategy seeks to match your assets to your liabilities by organizing your investments into three segments. These segments are designed to correspond to your needs during different periods of your life. You start by spending down the first two segments while allowing the third segment, comprised of riskier, more volatile investments, the time it needs to potentially grow.

YOUR WEALTH DESERVES A STRATEGY

If you would like a Personalized Financial Plan
designed specifically for you then dial:

1-877-RING-RIZ

TIME FOR A NEW START IS NOW!!

We encourage you to contact us to discuss your
specific needs, life goals, and concerns. We look
forward to helping you attain your dreams and
financial objectives.

1-877-RING-RIZ

Contact: Paul J. Rizzo, President

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