

The Retirement Risk Reducer™

We developed The Retirement Risk Reducer™ process to help clients deal with some of the biggest financial questions they'll ever face. Questions such as:

- ◆ Do we have enough to live the way we want to for the rest of our lives?
- ◆ If we make adjustments, how and when will we know what kind of adjustments will we need to make?

At Clarity Wealth Management, we understand that you have spent your entire career accumulating wealth for your future retirement. Now that your "future path" has become your present reality, we help you adopt a different mindset. One that places a premium on making sure that you always have the income you need to live life to the fullest. Utilizing The Retirement Risk Reducer™ process, we show how a distribution-oriented portfolio differs from the accumulation-type portfolio you've been accustomed to your entire life. As distribution planning professionals, we design portfolios and income plans that help protect you from unforeseen challenges and unavoidable risks that you will encounter on your retirement journey.

As part of The Retirement Risk Reducer™ process, we run multiple scenarios to see how your portfolio and income stream will hold up against various market scenarios. We test various combinations of portfolio designs, asset allocations, tax and inflation assumptions, as well as spending patterns to give you an accurate look to your financial path. It is great to have well defined goals for yourself and your family. It is better to have the confidence—based on The Retirement Risk Reducer™—to know that you can achieve them.

We believe that optimism can be a wonderful quality in life, but a dangerous attribute for designing your retirement. The Retirement Risk Reducer™ ensures that your retirement planning is based upon historically-proven, time-tested methods designed to minimize risk to your portfolio and especially your retirement cash flow, while optimizing the return on your portfolio, given the risk levels that are appropriate for your situation.

"Whether you are just entering the workforce or nearing retirement age, planning for the future is critical."

The Retirement Risk Reducer™

Answers the Questions

- ◆ How much income will I need in retirement to live the way that I envision?
- ◆ How will we know, and WHEN will we know, if we have to make changes to our planned lifestyle?
- ◆ What impact will inflation have on our expenses?
- ◆ What dangers can rising health care costs of ironic illness or incapacity have on our planning?
- ◆ What will the impact of taxes be on our cash flow and net worth?
- ◆ What might our future net worth look like? How does that translate into today's dollars?
- ◆ How do we reduce the risk of outliving our money?
- ◆ How do we produce the proper amount of income in today's low interest rate environment?
- ◆ How much should we have in stocks, bonds, cash, real estate, and/or other types of investments?
- ◆ How do we determine the tradeoff between higher rates of return and higher level of risk?
- ◆ What is a realistic rate of return for our portfolio?
- ◆ If I receive stock options, should I utilize those for living expenses or is it better to withdraw funds from my PST-Plus or IRA Rollover account?
- ◆ What strategies can we use to reduce our taxable income?

Jay Finke is a registered representative of Lincoln Financial Advisors.

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