



THE R.I.S.K. PROCESS

THE RETIREMENT INCOME SURVIVAL KIT™

THE RETIREMENT INCOME SURVIVAL KIT (R.I.S.K.™): REACHING THE SUMMIT AND RETURNING SAFELY

Climbing to the top of a mountain is considered by many to be one of life's greatest achievements. However, the real goal of climbing is not simply to reach the top, but to reach the top *and* return safely. Considering that 80% of climbing accidents occur on the descent, it is this second half of the journey that presents the greatest risk...and requires the most planning.

THE SAME CAN BE SAID FOR RETIREMENT INCOME PLANNING

For years, people have focused intensely on accumulating enough assets ("climbing to the top of the mountain"). However, the biggest risks facing retirees occur during the income distribution phase – when we retire and begin to live on our retirement savings ("climbing back down the mountain").

As we begin this second half of our journey, we are faced with unique and potentially devastating risks such as market, sequence of returns, inflation, liquidity, longevity, taxation, health and legacy risks. Just like climbing a mountain, those who *acknowledge* and *address* these risks will be most likely to safely and successfully complete their journey.

We understand that, traditionally, the retirement income planning process can seem overwhelming and complex. However, because of its great importance, we did not want these barriers to leave our clients unprepared. For this reason, we developed *The R.I.S.K. Process™*, an effective, time-tested approach that simplifies the complexity of retirement planning and guides you through the process of building a personal *Retirement Income Survival Kit™*.

IMPLEMENTING SOLUTIONS TO HELP INSULATE YOUR RETIREMENT INCOME

As part of the R.I.S.K. Process™, we work to insulate your income against key retirement risks by constructing an individualized risk-focused portfolio comprised of various income solutions. The income solutions within each custom portfolio are uniquely designed to work together to provide specialized benefits such as asset accumulation, lifetime income, inflation protection, tax efficiency, long term care coverage and death benefits.