

Our Unique **PROCESS SYSTEM**

Each client works within our unique Retirement Income Planning Process



| INTRODUCTION | IMPLEMENTATION: <i>STEPS 2-4</i> | | |
|--|---|---|---|
| <p>STEP 1: DEVELOP A RETIREMENT VISION</p> <p>The Right Fit Meeting:</p> <p>Establish goals and objectives</p> <p>Identify major risks: longevity, inflation, rising health care costs and public policy risks</p> <p>Discuss holistic financial plan</p> <p>Create document with well-defined course of action</p> <p>Review our services</p> | <p>STEP 2: BUILD THE OPTIMAL RETIREMENT PORTFOLIO</p> <p>Fundamental Bottoms-Up</p> <p>Discuss trade-offs between investment strategies</p> <p>Individual security selection</p> <p>Portfolio construction</p> <p>Active investment portfolios to exploit asset mispricings</p> <p>Active management of unsystematic risk</p> | <p>STEP 3: RETIREMENT DISTRIBUTION STRATEGIES</p> <p>Focus on Decumulation Issues in Retirement Planning</p> <p>Asset allocation</p> <p>Adding value to client accounts using the tax code</p> <p>Tax-efficient withdrawal strategies in retirement</p> | <p>STEP 4: ESTATE & WEALTH TRANSFER PLANNING</p> <p>Estate Planning Considerations</p> <p>Evaluate the income tax, estate issues and other risks to the retirement plan</p> <p>Monitor & Adjust Steps 1-4 as needed</p> |