

Which Plan is Right for **YOU?**



ACHIEVING RETIREMENT CLARITY

You are still saving for retirement (climbing up the mountain). This process helps manage your cash flow to create a personalized wealth accumulation plan. The plan takes into consideration your savings goals while also incorporating strategies for managing the key financial risks you face during savings for retirement.



RETIREMENT INCOME SURVIVAL KIT

You are ready to begin taking income in retirement (coming back down the mountain). This process creates a blueprint outlining how various income streams work together to meet your goals. The blueprint serves as a comprehensive income distribution plan built to address the key income risks you may face throughout retirement.

ACCUMULATION

DISTRIBUTION

