



HOW TO WIN THE

RETIREMENT

GAME

ASSET PRESERVATION

MEET THE CONTESTANTS

THE BENNETS



The Bennets are 59/58 & retiring aged 62/61. They're targeting 91/94 for longevity & have a 50/50 Asset Mix.



\$42K

SAME SOCIAL SECURITY



\$1.5M

SAME ASSET VALUE¹



\$79K

SAME INCOME NEED

THE JENSONS



The Jenson family are 59/58 & retiring aged 62/61. They're targeting 91/94 for longevity & have an Income Alpha mix.



\$42K

SAME SOCIAL SECURITY



\$1.5M

SAME ASSET VALUE¹



\$79K

SAME INCOME NEED

THE GOAL – MAXIMIZE ESTATE NO LIFESTYLE COMPROMISE

THE BENNETS

A diversified 50/50 portfolio gives the Bennets a 90% chance of spending \$79,000² but \$0 to their heirs.



\$79,000

ANNUAL INCOME



\$0

PRESERVED ASSETS

THE JENSONS

Income Alpha gives the Jenson family a 90% chance of spending \$79,000² and can gift \$548K to their heirs.³



\$79,000

ANNUAL INCOME



\$548K

PRESERVED ASSETS

²After Tax, Today's Dollars calculated using 5,000 simulations



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¹\$500,000 is in Non-Qualified funds, \$1M is in qualified funds. ²Based on the 75th percentile: by creating a distinct equity bucket, the client's risk capacity and the likelihood of mean reversion increases significantly with a 34-year time horizon. For advisor use only. Materials are educational and accuracy is not guaranteed. For other important disclosures and disclaimers, visit <http://journeyguideplanning.com/disclosures/>

THAT'S A LIFE-CHANGING DIFFERENCE – WHY?

TRADITIONAL PORTFOLIO

INCOME ALPHA PORTFOLIO



50/50 Asset Mix: \$1.5M



Sequence of Returns Risk



Longevity Risk

The Asset Decumulation strategy is 100% exposed to sequence of returns and longevity risk



70/30 Asset Mix: \$1M



Guaranteed Income: \$300K⁴

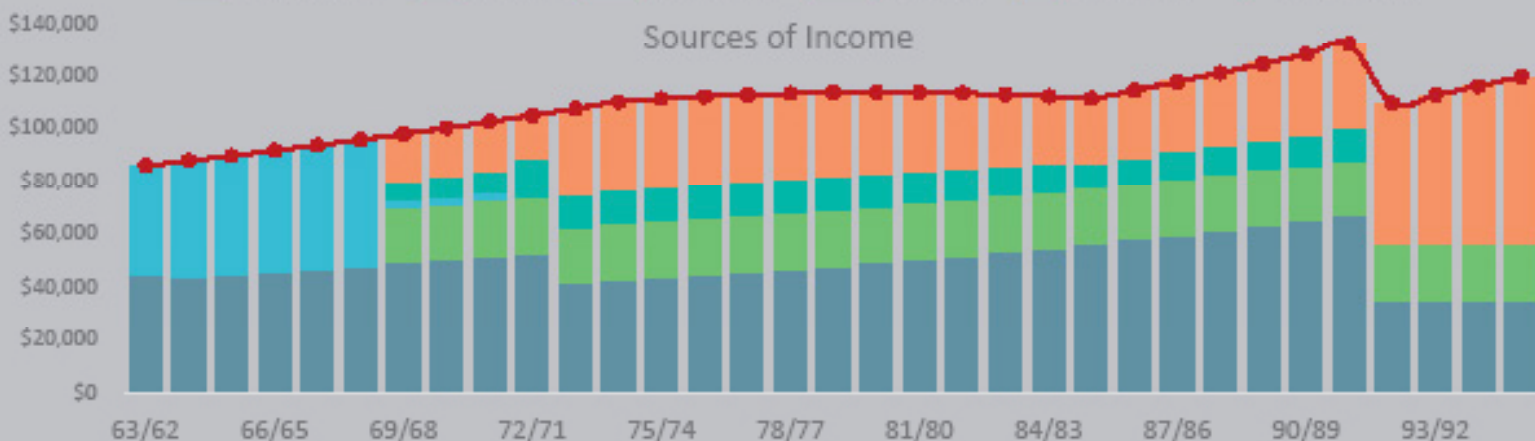


Equity Bucket: \$200K

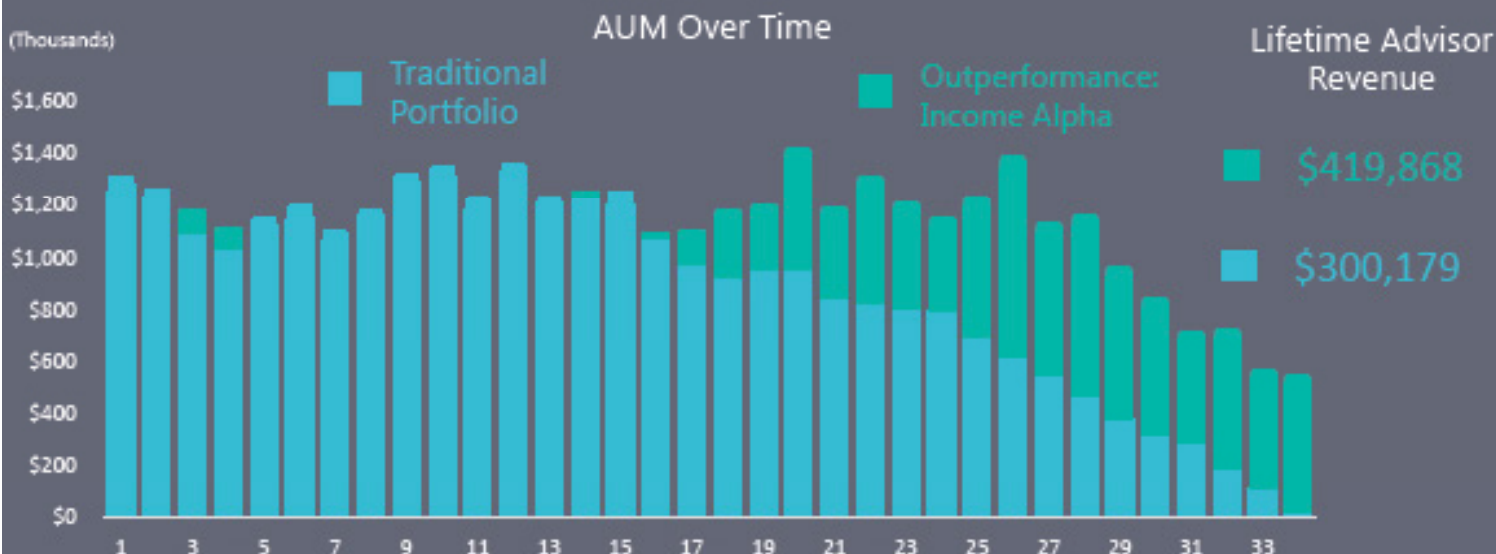
The Income Generation Strategy reduces retirement risk by 34%. Freeing assets for Wealth Creation.

INCREASED SPENDING POWER: \$1M FUNDS LIFESTYLE

Social Security Annuities Non-Qualified Client Qual Spouse Qual Income Need



ASSETS AREN'T LEFT ON THE TABLE: \$200K CREATES WEALTH



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⁴We used Great American's IP7 product with the income defender rider based on real market prices. Income payments were deferred for 10 years. For advisor use only. Materials are educational and accuracy is not guaranteed. For other important disclosures and disclaimers, visit <http://journeyguideplanning.com/disclosures/>