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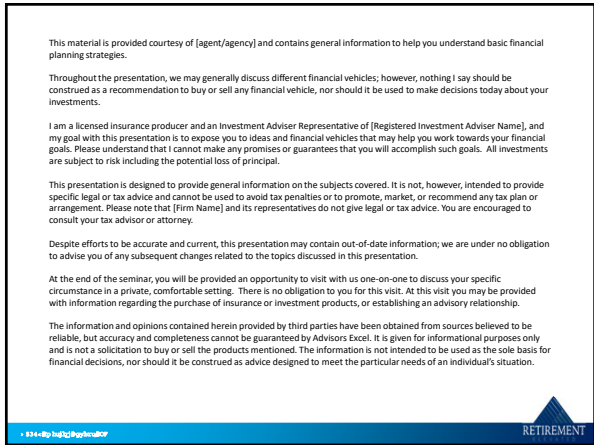
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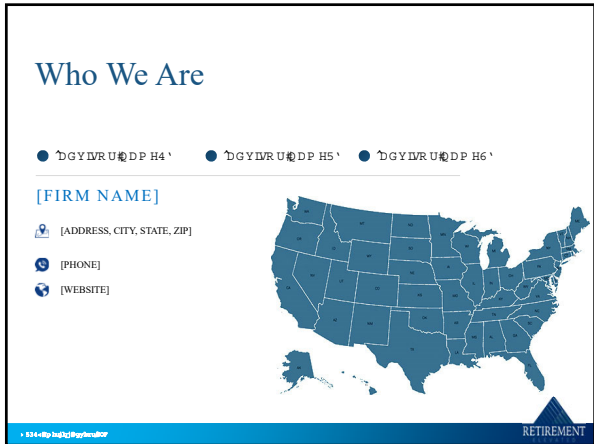
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## Our Team



'DGYIVRU@DP H4'  
[TITLE]



'DGYIVRU@DP H5'  
[TITLE]



'DGYIVRU@DP H6'  
[TITLE]

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## Summary Complete Planning



[FIRM] does not and is not permitted to offer tax or legal advice, all individuals are encouraged to seek the guidance of qualified professionals.

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Quiz Questions

**What color is a STOP sign?**

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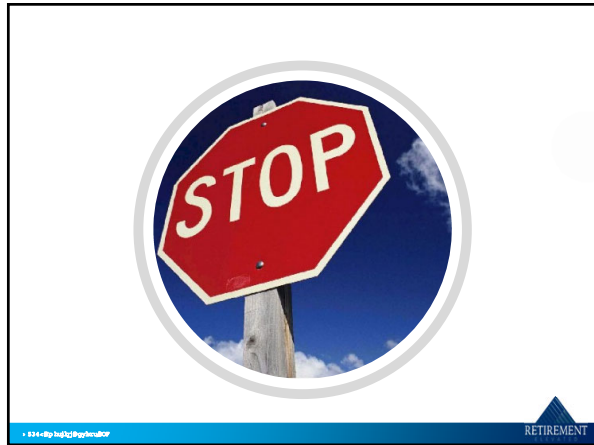
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Quiz Questions

**What color is a YIELD sign?**

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### Were Yield Signs Ever Yellow?

- Yes. In fact, yellow was the standard color for YIELD signs for nearly 40 years.
- The YIELD sign was added to the Manual on Uniform Traffic Control Devices in 1954.
- In 1971, the YIELD sign was changed to use the red background you see today, along with the white region in the center of the sign.



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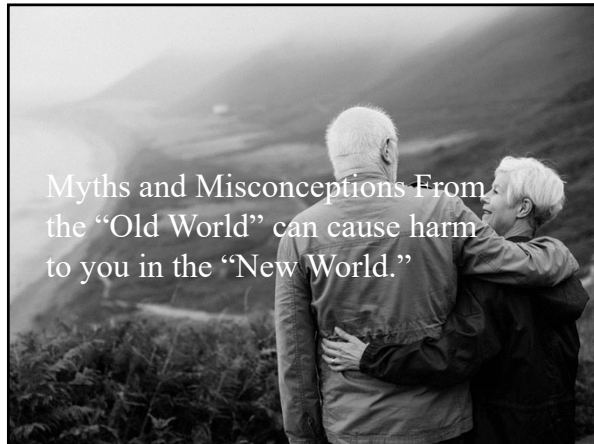
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### What Are The Stats?

<3 (%)

of all women will eventually be solely in charge of household finances.\*

53 (%)

of women feel very well prepared to make wise financial decisions.\*\*

\* Allianz Life, May 2016. "The Allianz Women, Money and Power Study: Empowered and Underserved." P. 3. [https://www.allianzlife.com/-/media/Allianz/documents/ent\\_2462\\_n.pdf?rev=81b2b29044134550c9893460879796](https://www.allianzlife.com/-/media/Allianz/documents/ent_2462_n.pdf?rev=81b2b29044134550c9893460879796), Accessed June 22, 2018.

\*\* Prudential. "2014-2015 Research Study: Financial Experience & Behaviors Among Women." P. 3. [https://www.prudential.com/media/managed/am/media/Pru\\_Women\\_Study\\_2014.pdf](https://www.prudential.com/media/managed/am/media/Pru_Women_Study_2014.pdf), Accessed June 22, 2018.

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### Our Topics:

01. C.A.N. you handle it? What is your RISK tolerance?
02. Volatility vs. Returns?
03. Repercussions of losing a spouse.
04. Tax Efficient Withdrawal Strategy

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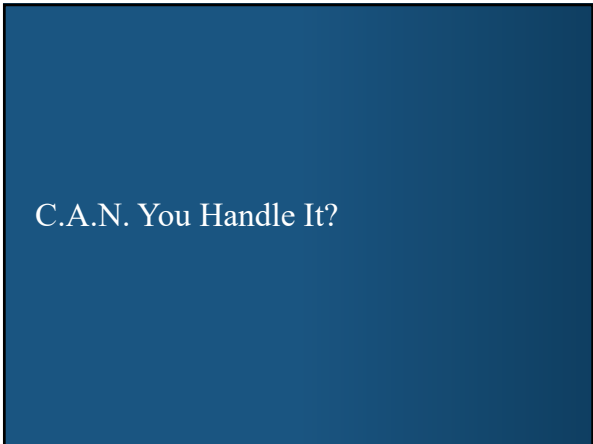
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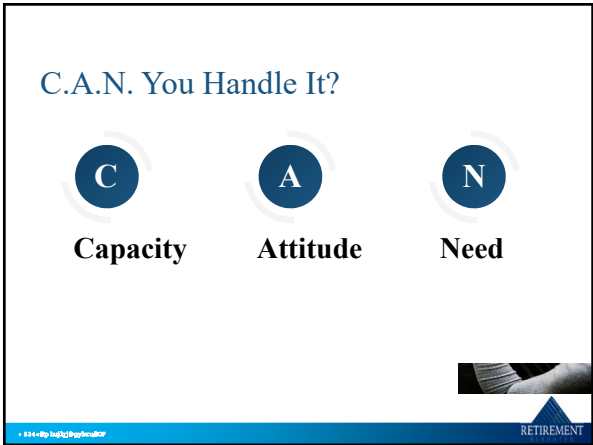
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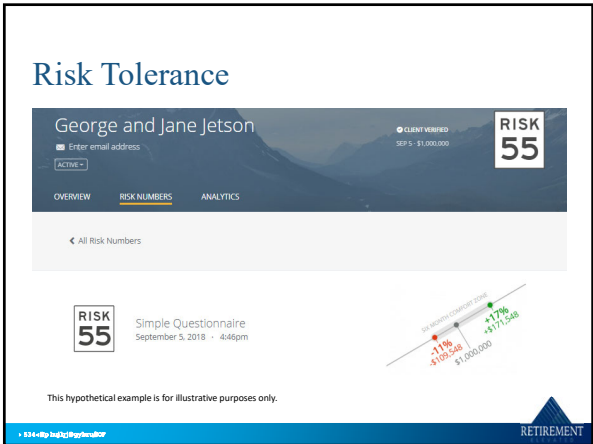
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# Volatility vs. Returns? Math vs. Money?

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Portfolio A	Portfolio B
+60%	+30%
-40%	-10%
20% / 2 Years	20% / 2 Years
10% Average	10% Average
\$1,000,000	\$1,000,000
+600,000	+300,000
\$1,600,000	\$1,300,000
-640,000	-130,000
\$960,000	\$1,170,000

-30% +43% = Even  
-50% +100% = Even

This is a hypothetical example is provided for illustrative purposes only; it does not represent a specific product.

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## Two Sisters

### Two ( Different) Retirements



- Two Sisters
- \$500,000 each (IRA) at retirement
- Both will use \$30,000 annually for income
- Sarah retires in 1990
- Jane retires in 2000
- The result?

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# Withdrawal Strategy

Does it matter?

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# How Wise is Conventional Wisdom?

- ✔ Turns out, it's not always good advice.
- ✔ Conventional wisdom says to convert portfolio
  1. Taxable Accounts
  2. Tax Deferred Accounts
  3. Tax Exempt Accounts (Roth)
  4. Non-Deductible IRA
  5. Non-Qualified Annuity



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# Conventional Wisdom on Retirement Liquidations

- ✔ Let the IRA Compound!
- ✔ The classic approach:
 

after-tax "taxable" brokerage accounts should be liquidated first, while retirement accounts like IRAs and 401(k) plans receive preferential (tax-deferred) treatment and should be liquidated last.



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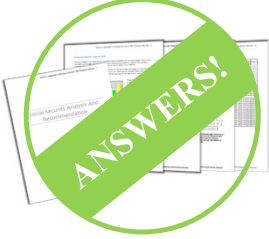
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# Complete Plan Review

- 01 Forward Looking 1040 Review
- 02 Income Analysis
- 03 Risk Analysis
- 04 Legacy and Estate Planning Review
- 05 Complimentary and no obligation



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FINANCIAL STRATEGY SESSION

**EMPOWERING WOMEN EVALUATION FORM**

Name(s) \_\_\_\_\_ Age \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Presenter \_\_\_\_\_ Date \_\_\_\_\_ Venue \_\_\_\_\_

**COURSE INFORMATION**  
 Rate the overall quality of this presentation:  Excellent  Good  Fair  Poor  
 Rate instructor:  Excellent  Good  Fair  Poor  
 Rate the material:  Excellent  Good  Fair  Poor  
 How would you rate the information about (circle one or more):  
 Income Planning | Investment Planning | Tax Planning | Healthcare Planning | Estate Planning  
 Follow your monthly newsletter: YES or NO Email address: \_\_\_\_\_

**FINANCIAL STRATEGY SESSION INFORMATION**  
 How would you rate the overall quality of your personal financial strategy session:  YES  NO  
 If yes, please include the telephone number: (\_\_\_\_) \_\_\_\_\_

Please check the most convenient day and time for your financial strategy session:

	Monday	Tuesday	Wednesday	Thursday	Friday
8:30am	RESERVED				
10:30am	RESERVED				
1pm	RESERVED				
2:30pm					
4:00pm					
5:30pm	RESERVED	RESERVED	RESERVED	RESERVED	RESERVED

Additional Comments: \_\_\_\_\_

Please indicate the approximate value of your retirement savings (including your primary residence):  
 \$250,000 or less \_\_\_\_\_ \$250,000-\$500,000 \_\_\_\_\_ \$500,000-\$750,000 \_\_\_\_\_ \$750,000-\$1M \_\_\_\_\_ \$1M+ \_\_\_\_\_

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