

WILL YOU HAVE ENOUGH INCOME TO MAINTAIN  
YOUR LIFESTYLE THROUGHOUT YOUR RETIREMENT?

IS IT IN THE APPROPRIATE PLACES?

WHICH ASSETS SHOULD YOU SPEND FIRST?

## THE LIFETIME INCOME MODEL™

*Live for today with a sense of security for tomorrow.*



# THE LIFETIME INCOME MODEL™

## Analyze and implement a prudent retirement distribution plan.

The *Lifetime Income Model™* is designed to analyze and implement a strategic retirement distribution plan with a goal to help increase your income and minimize risk while providing tax efficiency and preservation of assets.

### TIME

#### Which assets should be used first?

This dynamic Lifetime Income Model™ is designed to help meet current needs while allowing other assets the opportunity to grow until they are needed. By allocating your assets into a series of time-sensitive distribution phases, we can efficiently organize your income needs throughout

### NEED

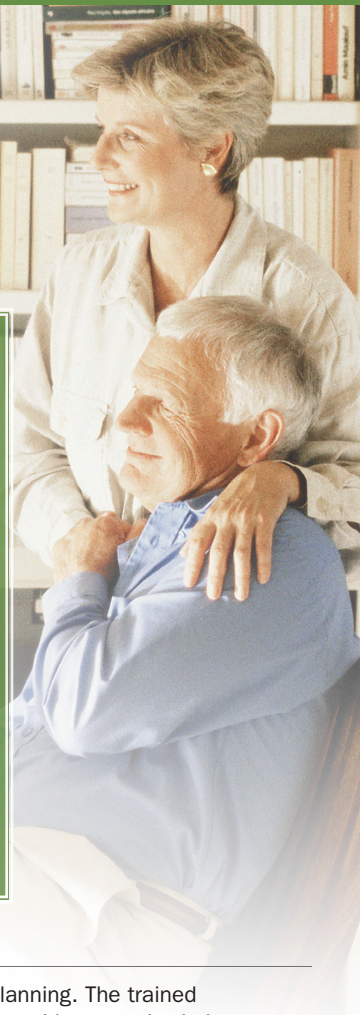
#### Is there enough money saved?

Inflation, longevity and taxes can all impact retirement income needs. Our system can help illustrate how long your money may last so you can plan your lifestyle accordingly. With many of us spending one quarter of our lives in retirement, it takes an experienced advisor, along with a sophisticated plan, to navigate these complexities.

### TOLERANCE

#### Are my assets in the appropriate places?

A well-diversified portfolio\* by asset classes, tax strategies and income needs can help reduce the volatility of your overall portfolio. Your investments should be managed prudently and fit your financial goals. Leveraging the strategies of the Lifetime Income Model™ can help increase your potential toward financial



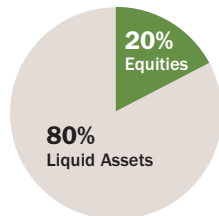
## The Lifetime Income Model™

Some firms only consider your age for retirement planning. The trained advisors at Integrated Financial Partners provide you with customized plans and personalized solutions to address your specific needs. While our process is structured, the quantity of portfolios, the asset allocation mix and the time horizon is based on your individual circumstances, needs, goals and risk tolerance. The result is a comprehensive road map to help guide you toward your

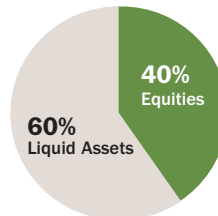
> The following is a simplified version of various asset allocation models and is for illustration purposes only.



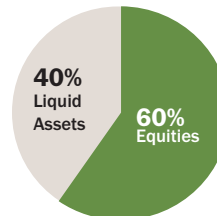
Assets currently being utilized



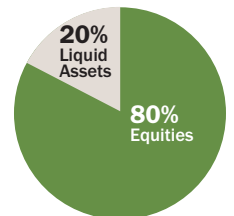
Assets needed in 5-10 Years



Assets needed in 10-15 Years



Assets needed in 15-20 Years



Assets needed 20+ Years

The Lifetime Income Model™ = delivering competent and compassionate planning.

\*There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. No strategy assures success or protects against loss.

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