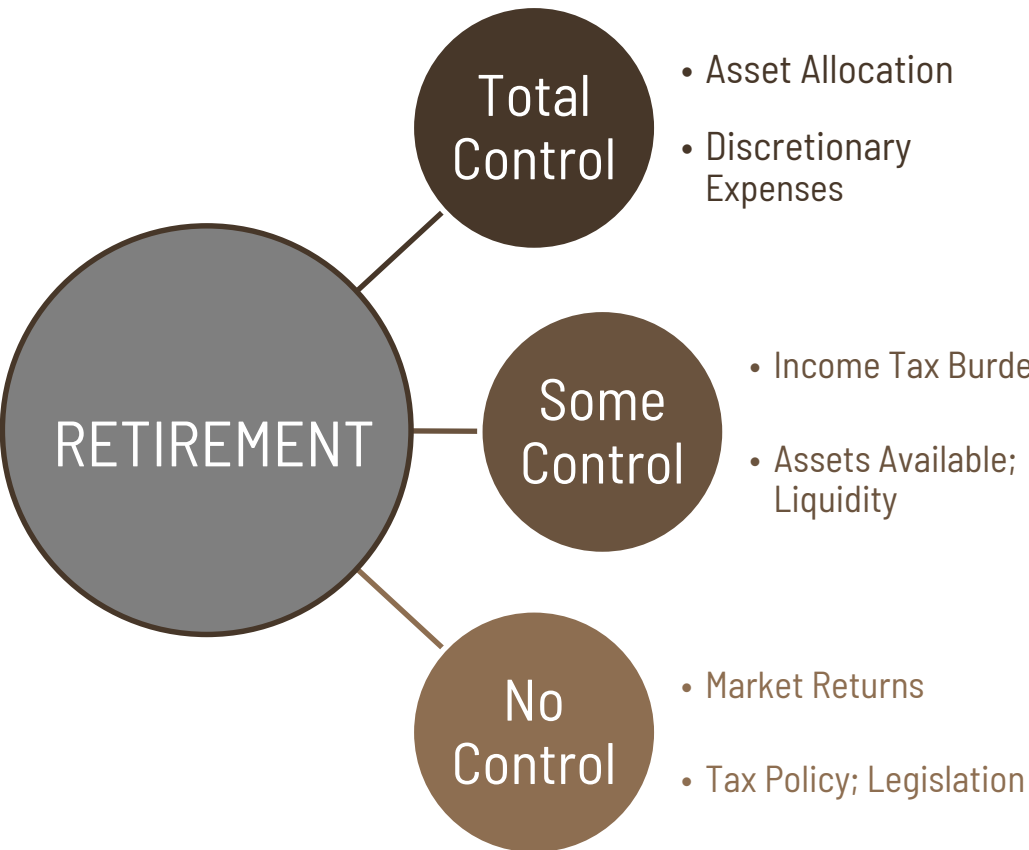




Recession Preparation Checklist™



Step 1: Make the most of the things you can control but also evaluate factors that are somewhat or completely out of our control

Creating 'Dry Powder' – Be opportunistic in the event of a market downturn

Incorporating Alternatives – Consider incorporating hedged/non-correlated asset classes now

Reviewing Stock to Bond Exposure – Consider historically low rates for bonds

Cash Flow Planning – Know what you plan to spend

Evaluating the Comprehensive Balance Sheet

- Recommend debt be paid off
- Complete a liquidity study
- Turning on cash flow from annuities or pensions
- Evaluating “secret weapons” that can be used in times of need

Modeling the Impact of a Market Downturn – Analyze your Retirement Shock Absorber

Understanding Portfolio Yield – Evaluate how a downturn would impact your interest rates & stock dividends

Step 2: Utilize our innovative tools to evaluate the effects of various strategies & contingencies on your situation

THE WITHDRAWAL STRESS TEST™

- Construct a portfolio that is customized to meet your goals
- Create an allocation that corresponds to your anticipated withdrawal rate as a percentage of your portfolio

THE RETIREMENT BALANCING ACT™

Collaboratively build a plan together by evaluating the affects of those factors over which we have total control – like discretionary spending or portfolio allocation – and those which we have some control – like income in retirement

THE RETIREMENT TAX FILTER®

- Understand how taxes will work as you transition from earned income in your working years to passive income in retirement
- Proactive cash flow management strategies that seek to max out lower brackets w/o creeping into higher brackets

THE RETIREMENT SHOCK ABSORBER® Model some hypothetical downturns to determine if your plan can withstand substantial market volatility