

Portfolio Design Model

In Retirement

Our Process helps you allocate your assets over several time horizons to create a disciplined investment strategy that stays focused on your financial goals.

Volatility Buffer	Income & Growth	Growth
<ul style="list-style-type: none"> •Withdraw in years market is down dramatically •Conservative risk •Liquid <p>Examples include: CD's, AAA-rated short-term muni bonds, fixed-interest contracts and cash-value life insurance</p> <p>*Typical Allocation: 5% - 20%</p>	<ul style="list-style-type: none"> •Moderate risk •Liquid •Dividend and income focused •Manage volatility <p>Examples include: Blue chip dividend stocks, interest-yielding bonds, income-focused mutual funds, volatility-managed ETF's</p> <p>*Typical Allocation: 30% - 70%</p>	<ul style="list-style-type: none"> •Growth focused •Accepting greater volatility in pursuit of higher return •Some investments may be less liquid <p>Examples include: Individual stocks and bonds, ETF's, mutual funds, annuities, structured investments</p> <p>*Typical Allocation: 25%-50%</p>

*Allocations depend on every individual's risk tolerance.