

# Team Sullivan

## Retirement Income Planning Using Our Bucket Approach



Our investment methodology for your retirement income is designed to create growth while still protecting the money you need the most. We call it “Our Bucket Approach” and it divides your money into three “buckets” ranging from short-term to long-term spending needs. The goal is to keep short and intermediate cash flow needs in relatively lower-volatility investments, potentially shielding them from volatile markets. Longer term savings are invested toward growth.

### SHORT-TERM NEEDS: NEXT 1-2 YEARS



For living expenses not covered by Social Security and/or pension and short-term spending needs.

*Low-Risk, High-Quality Investments*

### INTERMEDIATE-TERM NEEDS: NEXT 3-10 YEARS



For medium range spending needs and goals and perhaps to increase yearly income.

*Fixed income funds, balanced stock funds/ETFs*

### LONGER-TERM NEEDS: NEXT 10+ YEARS



For longer-term needs and goals and for mitigation of the effects of inflation.

*Stock funds/ETFs positioned toward growth*

All investing involves risk including potential loss of principal. No strategy assures success or protects against loss.

80 Wolf Road, Suite 302  
Albany, NY 12205

Office: (518) 479-4600  
(518) 786-3300

www.albanyfinancial.com  
j.sullivan@lpl.com



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