



## **A New Mindset for Income Distribution**

There's always a lot of noise around the stock market. It's not always clear if it means anything for your retirement. Often, we trade growth for stability when we choose to retire. That way, we filter out some of the noise and focus instead on preserving your spending power.

That said, we need to balance growth and stability. We can't predict what the markets will do, but we can try to provide a balance of risk and return that's appropriate for where you're at in your life. This balancing act can take many forms, with stocks, bonds, and other investments all playing a role in meeting your goals.

A retirement distribution plan also considers all income streams (i.e., Social Security, wages, pensions, investment income, and annuity income), assets, inflation risk, investment risk, and tax exposure. We evaluate each factor on its own merit and its impact on your specific financial situation.

Creating a retirement distribution plan can be a complex undertaking, but it doesn't have to cause you to lose sleep! We're here to help figure out the best investment mix that meets your needs, please reach out if you have questions or would like to discuss this further!