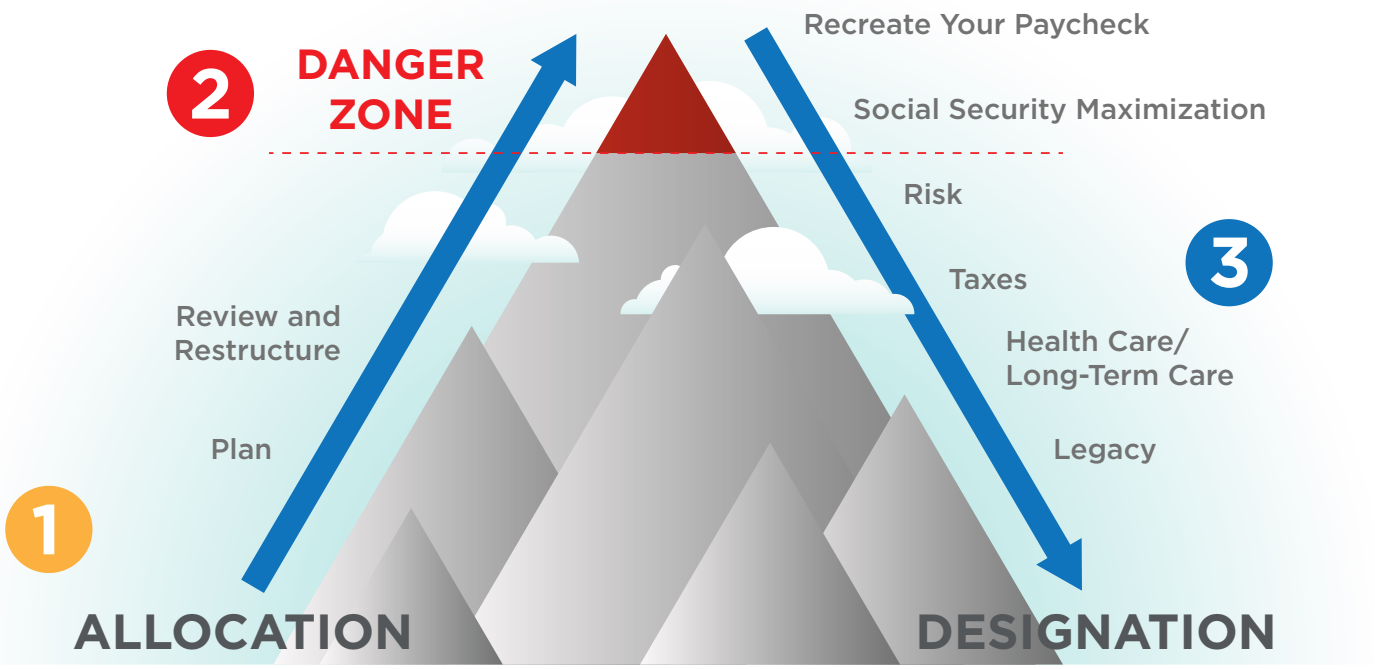


Climb Through Retirement: 3 Phases

RETIREMENT PEAK



Phase 1
GROW
Working years

Purpose:
Accumulate wealth

Primary risk:
Market volatility

Phase 2
PROTECT
Pre-retirement years

Purpose:
Grow and prevent a catastrophic loss to assets

Primary risk:
Decrease in portfolio balance

Phase 3
SPEND
Retirement years

Purpose:
Recreate paycheck without running out of money

Primary risk:
Longevity and sequence of return risk

Please note that the comments herein do not constitute legal or tax advice or a legal or tax opinion. Any decision to implement the ideas or concepts discussed herein shall be made solely by the client on the advice or his or her legal and tax advisors. Any guarantees in the annuity referenced here are subject to the claims-paying ability of the issuing insurance company. Annuities are not a deposit, are not insured by the FDIC or by any government agency and may lose value. BRD01993 | 6183258 | Revised 5/3/24