WestGate
WEALTH STRATEGIES

a different way of looking at financial planning

ADVANCED TIME SEGMENTATION®

Advanced Time Segmentation is a different way of looking at financial planning. At its core, we match our client's assets to their income liabilities. Meaning, we lay out a strategy that creates inflation-adjusted income that addresses risk by giving equities time to potentially grow untouched. This approach allocates assets into different time segments based on the period of time when those assets are expected to generate income.

SOLVING THE RETIREMENT INCOME CHALLENGE

Most retirees or pre-retirees with a wealth accumulation strategy, hunger for stability and are attempting to avoid risk. They strive to build their portfolio on investments that will provide income for their lifetime and beyond. WestGate Wealth Strategies uses an approach to retirement planning that incorporates time-segmented retirement income distribution, a strategy that aims to provide investors with stability, growth, and income.

OUR STRATEGY

Advanced Time Segmentation seeks to provide investors with stable, predictable income while giving time for future possible growth. We take principles that were once exclusive to the wealthy and make them accessible to everyone. We mathematically calculate your risk, inflation adjust your income, and strive to ensure a lasting legacy. We do all of this by implementing a strategy with every portfolio so that time is on your side.

BUILDING CONFIDENCE

A financial plan needs to focus as much attention on wealth distribution in retirement as it does on wealth accumulation during one's working years. A successful time segmented wealth distribution plan is designed to provide the same confidence for retirees in their 90's, as it did in their 60's.

LIFETIME INCOME
This Segment potentially provides investors a guaranteed income for life. It is suitable for conservative investors who believe they have a long life expectancy.

BALANCED
This Segment is a bridge between the Income Segment and Growth Segment. This Segment is designed to replenish the Fixed Income Segment resulting in additional time for your long-term investments to potentially grow.

INCOME & GROWTH
This Segment is designed to provide both income & growth for the portfolio over the long-term. This category can also include alternative type investments. Income generated from this segment may be used to supplement income required from Segment 1.

FIXED INCOME
This Segment is designed to spend down over 5 to 7 years thus "buying time" for Segment 2 to potentially grow. This segment is usually invested in conservative, sometimes guaranteed, investments.

LONG-TERM GROWTH
This Segment is designed for 15-25 years of growth. Since the other Segments have provided time, this Segment is designed to grow untouched for many years.

ADVANCED TIME SEGMENTATION®
Advanced Time Segmentation is a strategy that matches unique retirement income needs with time-segmented investments. This approach segments retirement assets into certain categories. The categories are based on the period of time in retirement when the assets are expected to generate income.

TIME SEGMENT #1 - IMMEDIATE INCOME
Short-Term Assets are matched to Short -Term liabilities. This segment is designed for income, and is where your short-term assets are matched to your short-term liabilities. A portion of this segment is invested in vehicles designed to provide income for life. The remainder of the segment is invested in strategies designed to be spent over a five to seven year period, thus buying time for potential growth in the remaining segments.

TIME SEGMENT #2 - FUTURE INCOME
This segment is used to pre-fund future income and address inflation needs. This segment has the potential to grow for a certain time period before it is necessary for income.

TIME SEGMENT #3 - LONG TERM GROWTH
Long-Term Assets are matched with long-Term liabilities. This segment is designed for long-term income and growth, with a typical time horizon of at least 15 years. In this segment, your long term assets are matched to long-term liabilities. By withdrawing assets from segments #1 and #2, segment #3 investments can be left untouched to help satisfy your long-term retirement needs.

All investing involves risk including loss of principal. Past performance is no guarantee of future results, and there is no guarantee that future investments will be profitable.

YOUR WEALTH
DESERVES A STRATEGY
We encourage you to contact us to discuss your specific needs and questions. We look forward to helping you pursue your dreams and financial goals.

TIME FOR A NEW START IS NOW!!
If you're like most investors thinking about your eventual retirement, you hunger for stability yet yearn for growth. Let us create a strategy that focuses on both!

The guarantee of this income is backed by the claims paying ability of the issuing insurance company.

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