

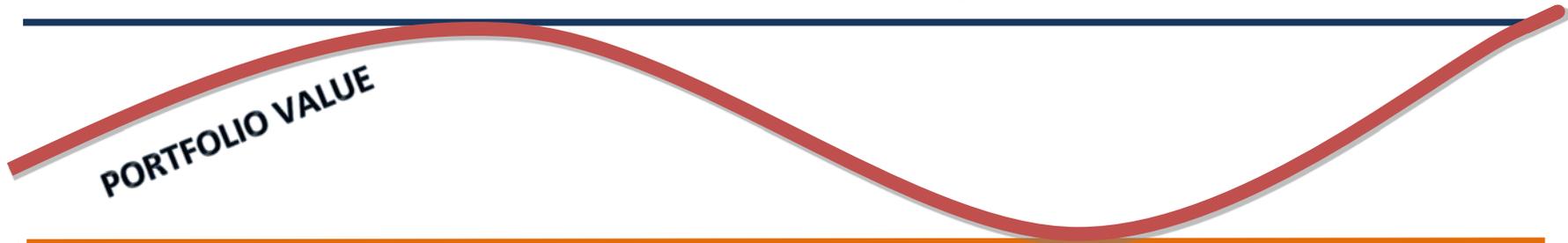
Income Strategy

ZSAMPLE, Jane



In Good Times/Upper Guardrail		
If portfolios grows above:	\$1,390,000	
Income increases 10% to:	\$66,000	\$5,500

Upper Guardrail - *not leaving a mattress stuffed full of money*



Lower Guardrail - *not running out of money in retirement*

Income Baseline: **\$1,111,000**
Distribution Rate: 5.40%
Annually/Monthly: **\$60,000** **\$5,000**
Plus inflation in growth years

In Bad Times/Lower Guardrail		
If portfolio falls below:	\$930,000	
Income decreases 10% to:	\$54,000	\$4,500

To Be Successful:

- War Chest of Cash and Bonds
- Strategic Rebalancing
- Careful Diversification
- Tax Efficiency
- Discipline

This strategy is designed to give you the highest possible monthly income, without jeopardizing your portfolio when (not if) the markets declines.

All numbers are based on Portfolio value as of 12/31/2016

Our attorneys would like us to remind you that this report is provided as a courtesy and is for informational purposes only. Only the statements you receive directly from the investment companies (e.g. Fidelity) should be considered official. While we spend a great deal of time and money ensuring the accuracy of this report, mistakes can happen. Thanks.