

HOW RETIREMENT SAVINGS ARE USED

INCOME

Used for regular expenses



Products & investments used:
Annuities, Bonds, Bond Funds,
Income Equity Funds, UIT's, REIT's



Hedges against Inflation
and Longevity Risk



Risk Exposure: Liquidity

SHORT TERM NEEDS

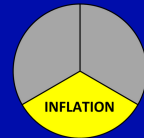
Used for irregular expenses in the near future



Products & investments used:
Checking/Savings, Short Term CD's,
Money Markets, Cash Equivalents



Hedges against Market Risk



Risk Exposure: Inflation

LONG TERM NEEDS

Used to keep up with inflation to fund irregular and potentially regular expenses



Products & investments used:
Mutual Funds, ETF's, Private
Placement, Stocks, Bonds, Derivatives,
Commodities, Variable Annuities



Hedges against Inflation
and Liquidity



Risk Exposure: Market

LEGACY

Used to pass along estate after death



Products & investments used:
Life Insurance, Long Term Care
Insurance, Trusts and remaining funds



Hedges against Probate,
Estate Recovery Act