



# The E.P.I.C.<sup>®</sup> Meeting Process

## Understanding the benefits and value of Multi-Discipline Retirement Strategies (MDRS)



Your  
Retirement  
Advisor<sup>®</sup>

### First Meeting: Am I Ready for Retirement?

Being ready for retirement means being able to answer these important questions: When can I retire? How much income can I generate from my assets? How long will my income last? How can I create more income by being more efficient?

This meeting includes a Retirement Efficiency Assessment (REA). This sophisticated analysis will help you understand where you are currently with your retirement (are you ready?). Then, the REA shows the potential impact of each MDRS on your retirement outcome.

In addition to getting to know one another during this informal chat, we'll review our E.P.I.C. meeting process, the commitment required and the results you can expect by engaging in the process. We'll also explain our one stop retirement services, as well as our flexible fee structures.

After the Am I Ready for Retirement chat and REA assessment, we then ask for your interest and commitment to the next step in our process.

Retirement planning with Your Retirement Advisor isn't a one or two meeting process where we just move your money and invest it for you. This IS NOT retirement planning. This is what many advisors do. Not Your Retirement Advisor. We help you plan and implement an E.P.I.C. retirement.

This E.P.I.C. process involves getting educated

### Am I Ready for Retirement? Meeting Agenda



- Get acquainted
- Ask your most pressing questions
- Understand our EPIC planning and meeting process
- Find out if you're ready: Retirement Efficiency Assessment (REA) review
- Discover our one-stop services, our fees and the value you'll get from partnering with us

about the Multi-Discipline Retirement Strategies that you must consider to potentially improve your retirement outcome. We provide this education in a series of one-on-one meetings with you, broken into four sequential phases:

- Phase 1:** Portfolio Risk Optimization (PRO), portfolio management and Social Security timing Strategy
- Phase 2:** Tax Efficient Income Distribution
- Phase 3:** Estate Planning and Risk Management Strategy
- Phase 4:** Ancillary Retirement Services provided by our vetted outside team of experts (re: Medicare, elder care, home equity, etc.)

# The 4 Phases of the E.P.I.C. Planning Process

Each phase is complimentary and educational. While not compulsory, we believe in education before implementation. We believe that clients should understand their strategies, all the viable options and opportunities so they can make the most informed decisions possible.

We guide. You decide.

## Phase 1

### Develop Your Portfolio Risk Optimized (PRO) Strategy



We stress-test your current portfolio versus several market environments (negative, average and positive market conditions) to assess your portfolio's sustainability. Based on this outcome, we then compare your current portfolio to our Hybrid Income Portfolios (HIP) to determine which allocation offers the best possible retirement outcome. Together we implement the most efficient portfolio strategy.

**Your Result: Mitigate portfolio risk, while maximizing growth potential.**

We will move through a series of meetings to determine your PRO strategy. Typically this process entails two to four meetings to implement the proper strategy.

- Create an efficient retirement portfolio by combining global stocks, structured investment products (SIPs) and fixed-index annuities (FIAs).
- Develop a proper portfolio mix that is in line with your tolerance for market volatility and risk.
- Implement the PRO strategy to maximize retirement income.
- Review your income sources and determine Social Security timing strategy.

## Phase 2

### Develop Your Tax Efficient Income Distribution Strategy



Why pay more taxes than you have to in retirement? In phase 2, we determine the most tax efficient strategy for drawing down your retirement savings & investment accounts. Being mindful of required minimum distributions, we determine which accounts and when they will be drawn from. We also analyze other tax related issues such as capital gains, tax loss harvesting and more.

**Your Result: The goal of limited tax liability or reduced taxation in retirement will increase the probability of portfolio survival.**

- Analyze previous year's tax return to identify inefficiencies and opportunities for tax savings.
- Review current tax allocations across taxable, tax deferred and tax-advantaged investments and determine strategies for tax realignment.
- Create a tax-efficient retirement income distribution strategy by effectively converting tax-deferred retirement assets to tax-advantaged assets.
- Utilize tax-efficient investment management strategies or tax-deferred annuities to reduce taxes on all non-qualified investments.
- Develop the proper tax sequencing income distribution strategy.

## Phase 3

# Develop Risk Management Strategy with Estate Plan Integration



We will analyze your various insurance needs: disability, life, and long-term care while being mindful to preserve your assets and your heirs, while minimizing unnecessary expenses and taxes.

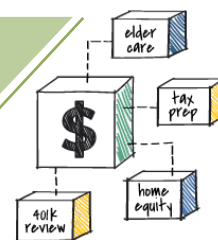
**Your Result: A well-orchestrated risk management strategy utilizing wills/ trust, and insurance to mitigate the devastating effect things like a long-term care event can have on your retirement.**

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- Develop an Estate Plan (that includes a will and/or trust) to create an efficient distribution of your assets to your loved ones and/or favorite charity.
- Ensure all your assets, including those that pass by beneficiary designation (e.g., retirement accounts and life insurance policies), will be distributed according to your wishes.
- Discussions with a long-term care (LTC) specialist to create an efficient risk management strategy to mitigate potential effects of an untimely health care or long-term care event.
- Discuss the use of home equity as a risk management tool, investment buffer and/or additional asset.

## Phase 4

# Ancillary Retirement Services



Your Retirement Advisor can connect you with several ancillary retirement services, many of which are offered to clients for no additional fees.

- 401k/IRA reviews
- Tax preparation
- Elder care
- College planning/funding
- Debt reduction
- Business ownership: valuations, succession planning
- Medicare/healthcare
- Health savings accounts
- Advance care planning/in-home care
- High interest savings accounts



## We Are All In...100%

As a fiduciary it is Your Retirement Advisor's responsibility, whether acting as an investment advisor or an insurance advisor, to act in your best interest and help you achieve the best retirement outcome. We also have the responsibility to educate so you understand the strategies, products and programs you are getting involved in with 100% transparency. This educational focus is often missing in the industry today. As you can see by our E.P.I.C. process, we take the time needed to make sure you not only understand your plan but have 100% confidence in it.

**We are 100% determined to make retirement better. Our only question is, will it be yours?**

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