



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

## It's all about Education, Planning and Implementation with Confidence

We take retirement planning very seriously and that's why we've created the **E.P.I.C. Planning Process** designed for pre-retirees or recently retired individuals just like you. Our philosophy is to educate, plan and then implement a retirement plan that is executed with confidence.

In this process, we first provide one-on-one education on unconventional retirement strategies that will potentially improve your retirement income and outcome. We call them **Multi-Discipline Retirement Strategies** or **MDRS**. We then guide you on which strategies will have the greatest potential impact on your retirement, and then through the planning steps of the process, you decide which strategies you're most comfortable with.

After finalizing your plan, we implement this co-created plan and continue to track and adjust

the plan as time, market conditions, needs and priorities dictate.



# E.P.I.C.

**Educate. Plan. Implement.**  
**...with Confidence**

concert will offer the ability to be as successful as possible (meaning not running out of money in retirement).



## Your Retirement Advisor<sup>®</sup>

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We believe the **E.P.I.C. Process** is unique in the financial services industry today. It has been carefully crafted to help each client utilize planning strategies designed to create the best retirement outcome possible. Missing one component is not an option, since all components working in



# Multi-Discipline Retirement Strategies (MDRS)<sup>™</sup>

## The Foundation of an Efficient and Sustainable Income for Life

Most people have retirement savings, but they don't have a retirement plan that integrates retirement efficient strategies to maximize what they have. Many people don't know when they can retire and how much income they can generate from their assets. **Retirement planning is much more complex than simply growing your assets.** We believe there are several major retirement optimized planning strategies that must be considered and properly planned for in order to create the most efficient and sustainable retirement income possible. This planning takes time and effort. Working together with you, we make sure you understand, consider and take full advantage of each strategy.

Many advisors and/or pre-retirees don't understand the dramatic impact portfolio volatility, taxes, Social Security and home equity can have on the sustainability of a retirement portfolio when taking withdrawals for income. Investing your retirement "nest egg" properly is important, but it's just one factor when creating an efficient retirement income strategy that can survive a lifetime.

We would also argue that most advisors don't spend the time to educate on these unconventional strategies that must be considered and utilized to dramatically increase the probability of a retiree's success.

*"Most advisors concentrate solely on managing investments. They don't incorporate all the intricate retirement strategies that must be utilized to dramatically increase the probability of a retiree's success."*



— Dr. Wade Phau, PhD,  
Retirement Researcher

# The 6 Most Important Multi-Discipline Strategies Include:



## Portfolio Risk Reduction (PRO)

*Reducing volatility in your portfolio is imperative to creating a sustainable retirement income for life.*

Properly combining a globally diversified stock portfolio, structured investment products (SIPs) and principal protected fixed indexed annuities (FIAs) can work to help reduce portfolio risk and thereby increase portfolio survival (meaning not running out of money).

## Tax Efficient Income Distribution

*Tax efficiency in retirement could reduce taxes and ultimately increase the probability of portfolio survival.*

Tax diversification (having tax-advantage, taxable and tax-deferred investments) in retirement offers the ability to create a tax efficient income distribution strategy. The primary goal is that by paying less tax you have more spendable income in retirement, or you're able to leave more money on to your loved ones.



## Social Security Optimization

*A proper Social Security timing strategy and maximizing this important income source can dramatically increase the probability of retirement success.*

Social Security income accounts for almost 50% of the average retirement income for retired Americans. And many Americans leave more than \$100,000 on the table by not choosing the right strategy.<sup>1</sup>

## Alpha-Efficient Portfolio Management

*Adding positive manager "Alpha Effect" to a retirement portfolio may increase portfolio survivability when withdrawing income.*

Combining low-cost, passive index funds with active money managers can potentially increase returns above a "passive only" strategy.



## Prudent Use of Home Equity in Retirement

*Leading academic research indicates that the use of home equity in retirement can increase the probability of portfolio survival and increase the legacy to loved ones.*

Most Americans that have substantial housing wealth are not incorporating this important asset in their overall retirement strategy.

## Risk Management

*Almost 70% of adults that survive to the age of 65 develop long-term care service and support needs before they die.<sup>2</sup>*

A proper estate plan, including a long-term care strategy, will help protect a retiree in the event of an adverse healthcare situation.



<sup>1</sup> CBS Interactive. (2019, July 1). Almost all Americans take Social Security at the wrong time, study says. CBS News. Retrieved December 12, 2022, from <https://www.cbsnews.com/news/study-says-retirees-lose-more-than-100k-by-claiming-social-security-at-the-wrong-time/>

<sup>2</sup> What is the lifetime risk of needing and receiving long-term services and supports? ASPE. (n.d.). Retrieved December 12, 2022, from <https://aspe.hhs.gov/reports/what-lifetime-risk-needing-receiving-long-term-services-supports-o>