

# Live an EPIC Retirement. We Can Help.



## The E.P.I.C.® Process

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.

### Educate

At Your Retirement Advisor, we see ourselves as your retirement educators above all else. Our mission is to enhance your retirement literacy and emphasize the importance of thoughtful planning. Education forms the cornerstone of everything we do, starting with our Intro to Retirement Planning masterclass—a highly recommended first step on your journey to retirement readiness.

We believe that knowledge is the key to achieving more—whatever “more” means to you. While you don't need to know everything or become a retirement planner (that's our expertise), understanding the retirement basics and strategies empowers you to make informed, confident decisions for your future.



## Your Retirement Advisor®

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## EPIC.

Educate. Plan. Implement.  
...with Confidence

Our proprietary multi-step E.P.I.C. process: Educate, Plan, Implement with confidence provides a clear path to achieving your ideal retirement. You bring the vision, and we'll provide the expert guidance and strategies to help you make it a reality.

# The E.P.I.C. Process (cont.)

## Plan

As Your Retirement Planner, our number one goal is to get you the best possible “sustainable” retirement outcome while protecting you and your family from any and all risks.

In the Plan phase we combine your retirement lifestyle goals with your retirement variables (income, investments, risks, etc.), proven financial theories, various financial products and sophisticated financial software to design your new or revised retirement plan.

The right retirement plan for you combines a series of strategies we call Multi-Discipline Retirement Strategies (MDRS). Together, they answer questions such as: 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?

Our advisors are uniquely trained as “hybrid” retirement professionals, licensed and trained in investments, income planning, tax planning, insurance, Long Term Care, Medicare and more.

## Implement with Confidence

As Your Retirement Guide, we put your personalized plan into action and ensure your plan is reviewed and adjusted as your life and retirement dictates. As your trusted partner, we also connect you with a network of specialized providers for any financial or retirement needs you may have.

With us, you have a comprehensive, one-stop resource for navigating your journey to and through retirement. You can rest assured that you’ll have a plan for retirement that you not only understand, but have 100% confidence in.

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. Your Retirement Advisor makes sure you create and implement a retirement plan you not only understand, but have 100% confidence in.

## The Process Starts Here...

### Am I Ready for Retirement? Initial Meetings

All of our client relationships start off with one to two complimentary meetings. In these sessions we...

- Learn about you, your goals and concerns (you talk, we listen)
- Review your Retirement Success Score (RSS)
  - The RSS estimates how likely you are to achieve your retirement goals based on factors like income, investments and taxes.
- Explain the E.P.I.C. process, our one-stop services, strategies, fees and the value you’ll get from partnering with us
- Answer your most pressing questions & then decide if you’d like to continue with the E.P.I.C. Process



# The 4 Planning Phases

After the initial Am I Ready for Retirement? meeting(s), many people decide to engage in the 4 planning phases of our process. Each phase allows us to discuss and educate you on a different Multi-Disciplined Retirement Strategy (MDRS), while also seeing the impact of the strategy on your retirement outcome.

We believe you should understand each of our strategies so that you can make the most informed decisions possible. We guide. You decide.



Phase 1:  
**Risk  
Optimized  
Portfolio**



Phase 2:  
**Tax Efficient  
Income  
Distribution**



Phase 3:  
**Risk  
Management**



Phase 3:  
**Estate  
Planning**

## 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 possible retirement outcome. We also take our responsibility to educate you very seriously. We want you to 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? Reach out to get started with us.



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. We will move through a series of two to four meetings to determine your risk-optimized strategy.

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

### Meeting #1

Portfolio Analysis & Review

A comprehensive review of your current portfolio vs. Hybrid Income Portfolio. We discuss efficient retirement portfolios and a portfolio mix that's in line with your tolerance for market volatility and risk.

### Meeting #2

Buffer ETF/Annuity & FIA Review

A comprehensive overview on how these vehicles work and the value they offer over traditional bonds in a portfolio.

### Meeting #3

Reallocation Report Review

Review of the Reallocation Report we prepare for you. This report will show you how your portfolio would be reallocated to one of the YRA Hybrid Income Portfolios. Review of all fees associated with optimized portfolio.

### Meeting #4

Portfolio Strategy Finalization

Review of final portfolio strategy, answer question and complete paperwork

## Phase 2:

# 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 all of your income sources, including Social Security and 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.**

## Phase 3:

# Your Risk Management Strategy



We will analyze your various insurance needs: healthcare/Medicare, disability, life, and long-term care. In this process we will be mindful to preserve and protect your assets from a number of retirement risks, while minimizing unnecessary expenses and taxes. We pay particular attention to the Medicare surcharge, IRMAA (income related adjustment amount).

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

## Phase 4:

# Your Estate Planning Strategy



We connect you with our recommended estate planning professionals with the goal of developing an Estate Plan (that includes a will and/or trust).

We will work with this professional to make sure you have: support and financial stability for your spouse, proper beneficiaries, healthcare proxy and end of life directives.



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