

Helping Retirees Build Their Income Model



Four Keys for the Successful Advisor



- Define the Challenges
- Define Yourself
- Define Your Strategy (Religion)
- Define Your Communication Methodology

The Challenges

- 
1. Living Too Long
 2. Dying Too Soon
 3. Becoming Disabled and Requiring Long Term Care
 4. Taxes
 5. Asset Allocation

Core Belief

“The Investment and Tax Strategies Used to Successfully Distribute Wealth are Inherently Different than Those Used to Accumulate Wealth”

pope of distribution

Define Yourself

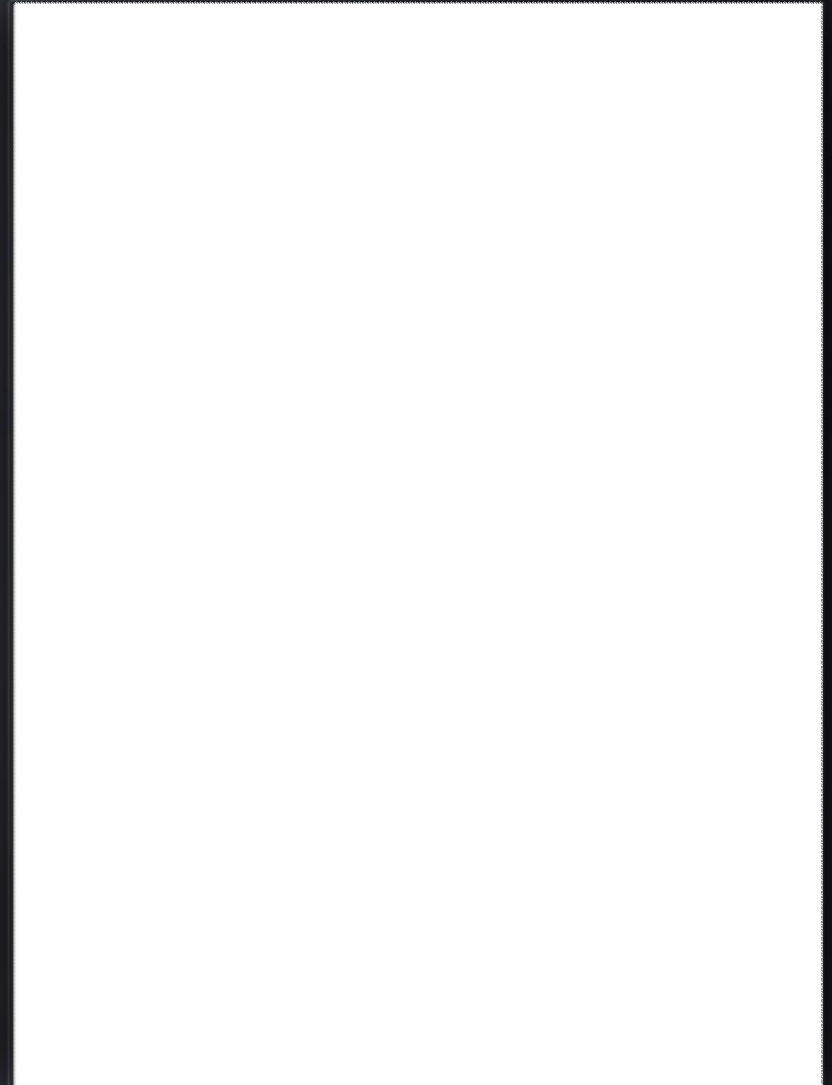
Transactional

or

Planning

76 MILLION BOOMERS RETIRING

- RETIREES ARE
LOOKING FOR
STRATEGIES
- ADVICE WILL BE
THE KEY POINT OF
DIFFERENTIATION



Define Your Strategy

(pick a religion of distribution and live by it)



3 Primary Religions of Distribution

- Single Product Strategy
- Systematic Withdrawal Strategy
- Segmented Strategy

Single Product Strategy

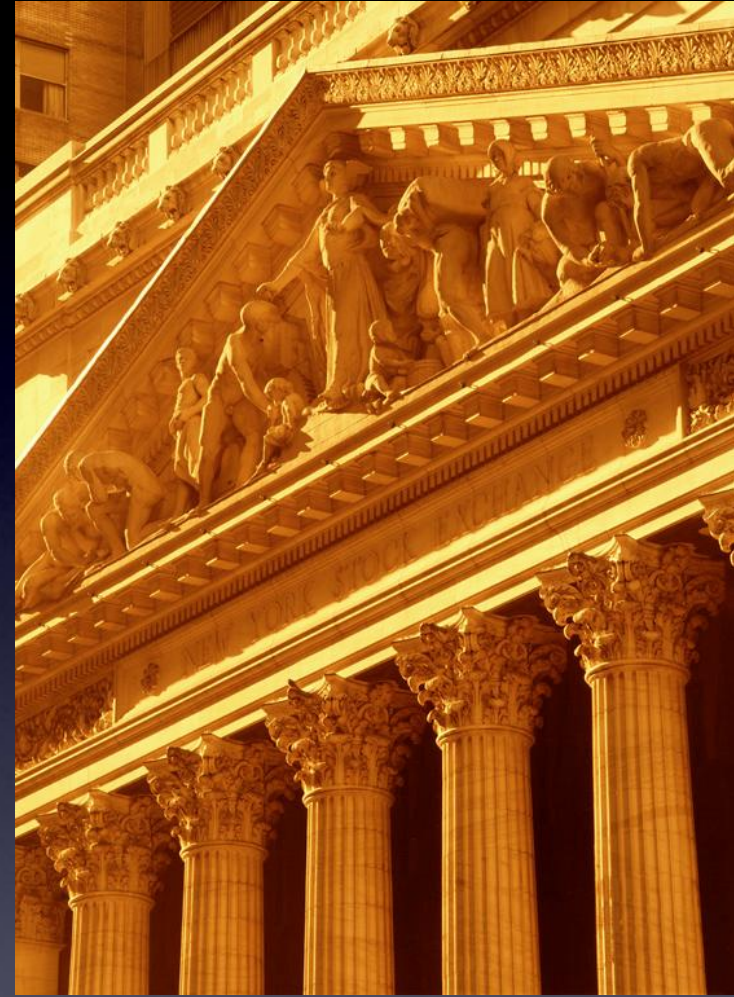
from a recent interview with an oncologist on CNN-

“...chemotherapy has progressed from a single drug approach to a strategical combination of varying drugs...

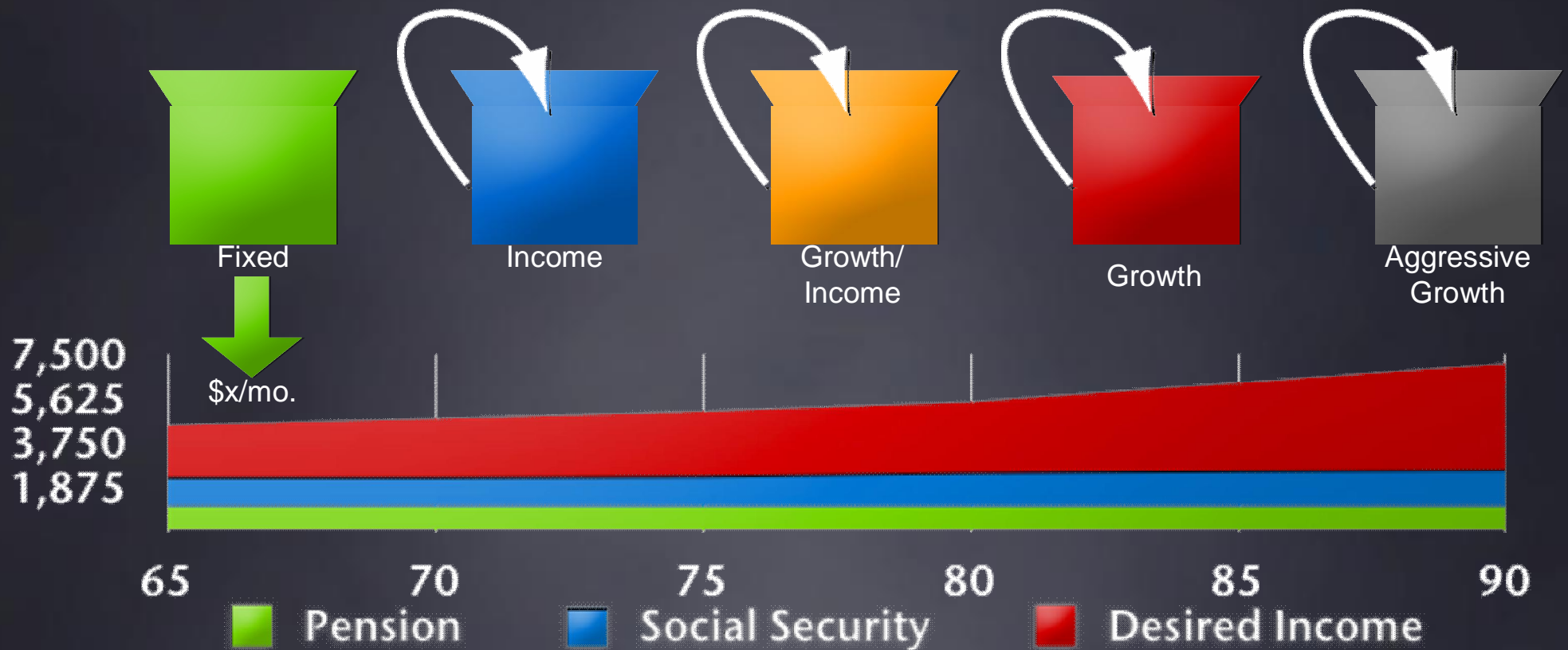
...many MDs understand each drug, but few understand how to combine them”

● Systematic Withdrawal Strategy

1. Limits Withdrawal Rate to 4%
2. Know the Right Rate at Death



Solution: A Segmented Asset Class Ladder



1. Solves Asset Allocation Selection
2. Solves Liquidation Order Challenge
3. Adjust Income Along the Way...Based on Actual Results
4. Adjust Income Along the Way Due to Changing Circumstances
5. Beginning Income Can Be 40%-50% Higher Than a Systematic Withdrawal Strategy

Define Your Communication Methodology

1. Print
2. Electronic
3. Web Based

IMAGINE

1. A Personalized Website
2. Brands You as a Retirement Income Specialist
3. Communicates the ULTIMATE Segmented Strategy
(The Income For Life Model)
 - a. Understandable
 - b. NASD Reviewed
 - c. Complete with B/D Disclosures
 - d. Can be viewed 24/7
4. A Website that Makes Sales

Now...Visit It

www.plubinski.wealth2k.com