Two Economic Powers® Teeter Totter

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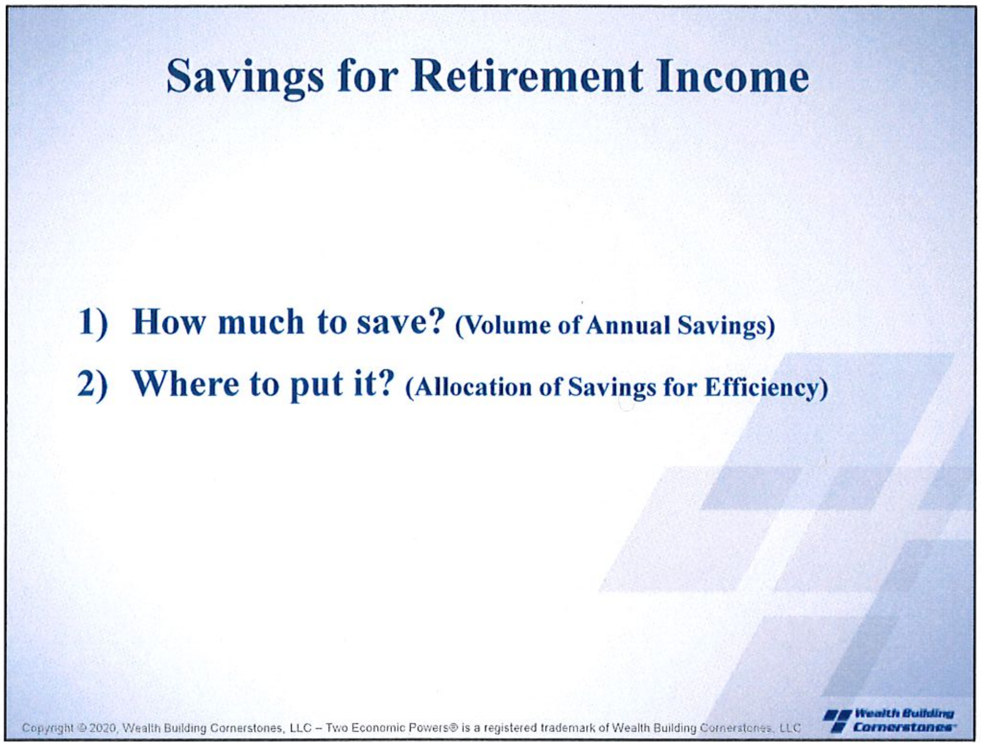
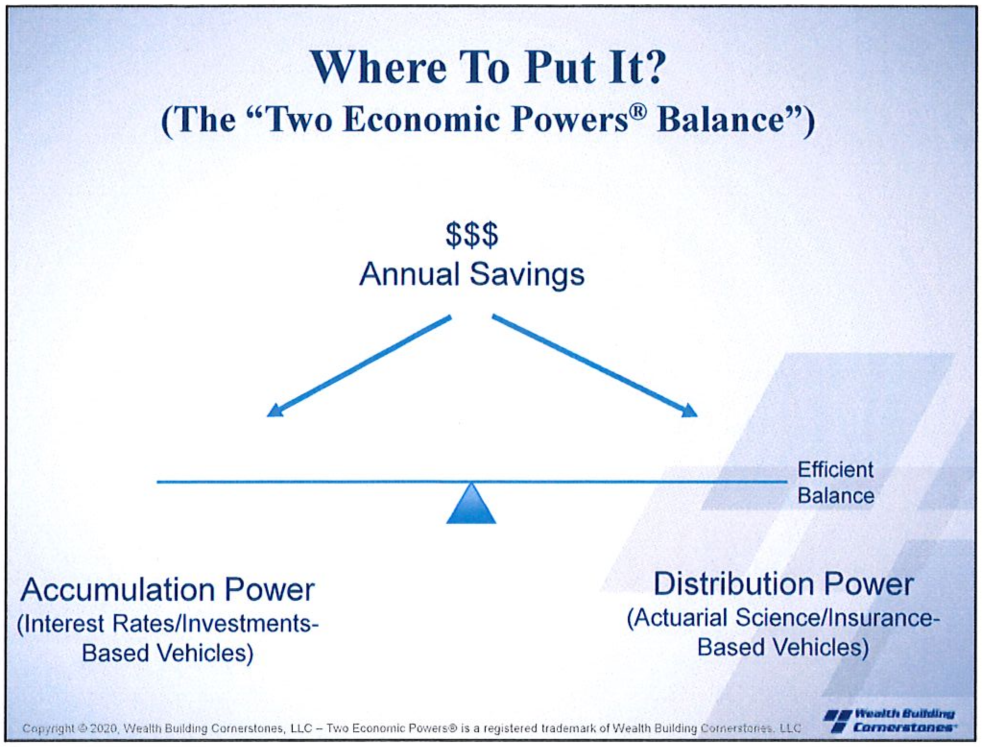
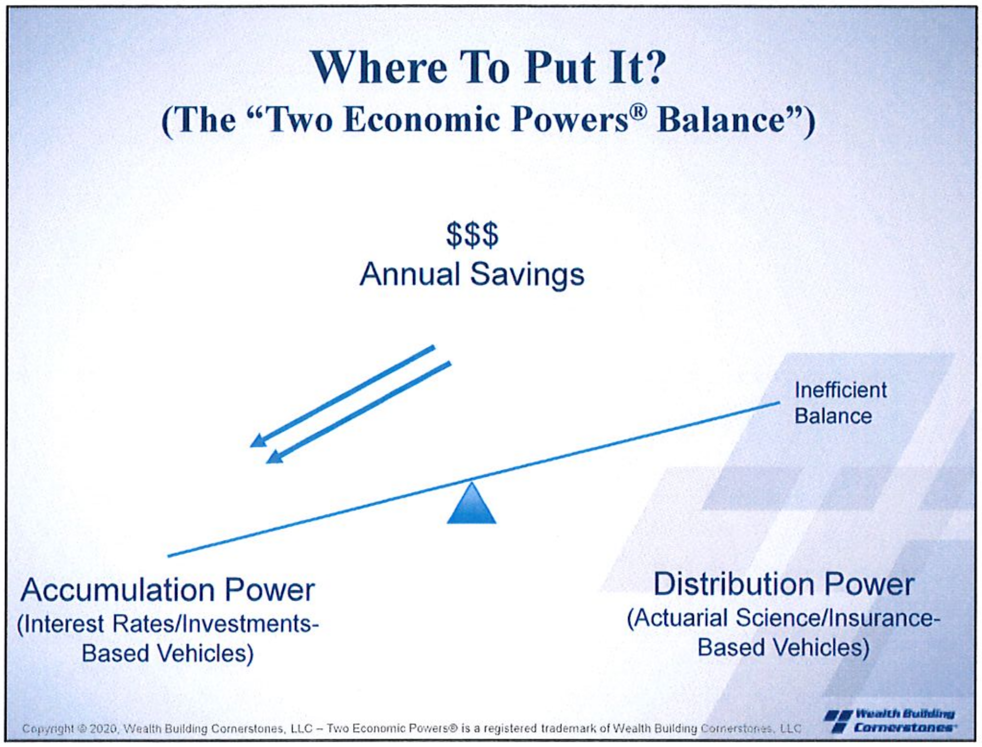
Read slide.



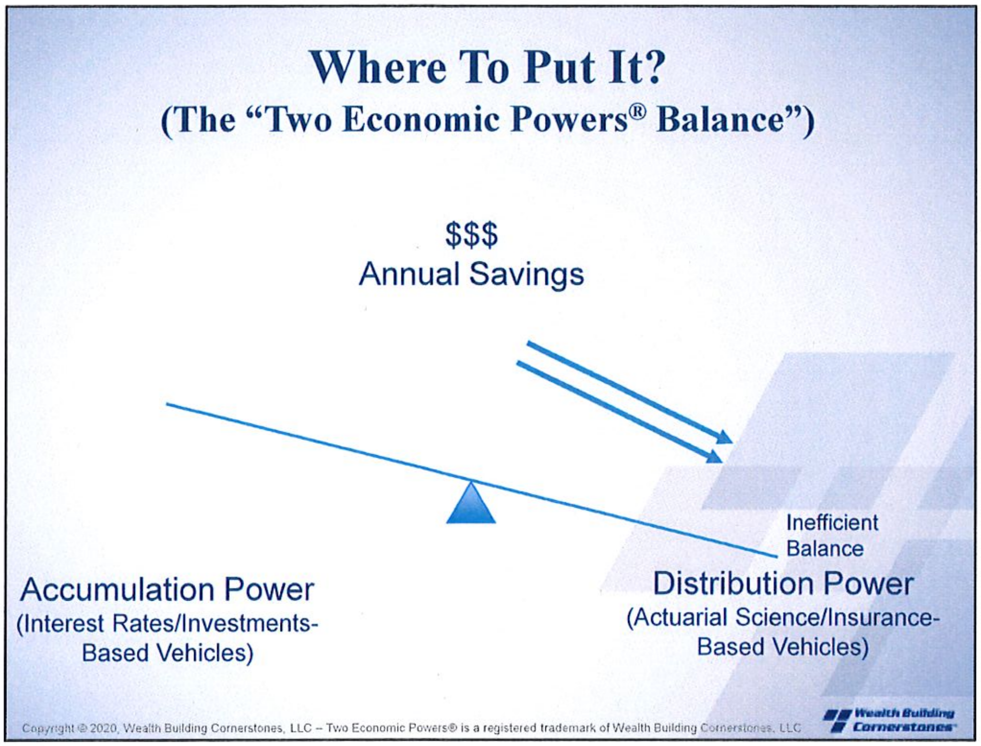
We all generally have one 30-40 year pre-retirement cycle to save for our retirement income. The two wealth building questions every pre-retiree has are: 1) How much to save? And 2) Where to put it?. The first question pertains to the volume of annual savings you would do, and the second pertains to the allocation of that savings for efficiency to create your retirement income in the future. The second question actually needs to be addressed before the first…. until you know the efficiency of your retirement income planning strategies it is futile to try to determine how much to save. For example, the less efficient your strategy, the more you'd have to save to reach your retirement income objectives.



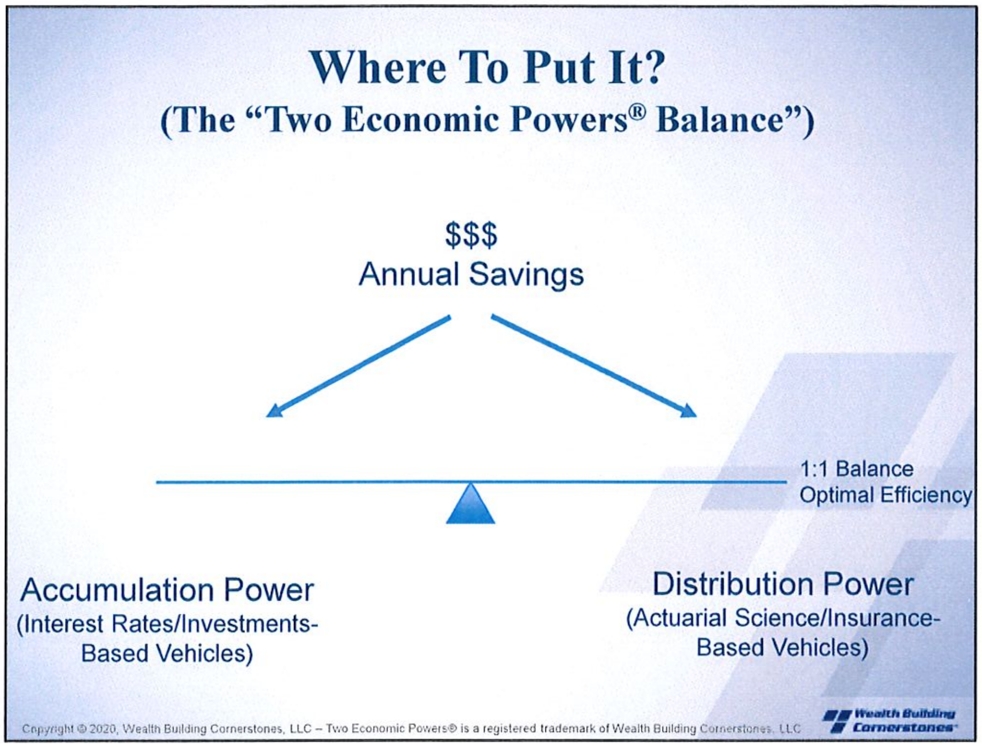
There are Two Economic Powers® to consider for the efficiency of your retirement income planning. The first is the Accumulation Power which is driven by the power of short term fluctuating interest rates and is generally provided by investment-based vehicles. The second is the Distribution Power which is driven by the power of actuarial science and is generally provided by insurance based vehicles. Prior to the 1980's these powers were balanced automatically to create people's retirement income through the efficiencies of defined benefit pension plans for most people. With the dawn of the defined contribution plan era beginning in the 1980's most people are now only getting the Accumulation Power by default and need know how to reincorporate the Distribution Power back into their financial lives for efficiency of retirement income planning.



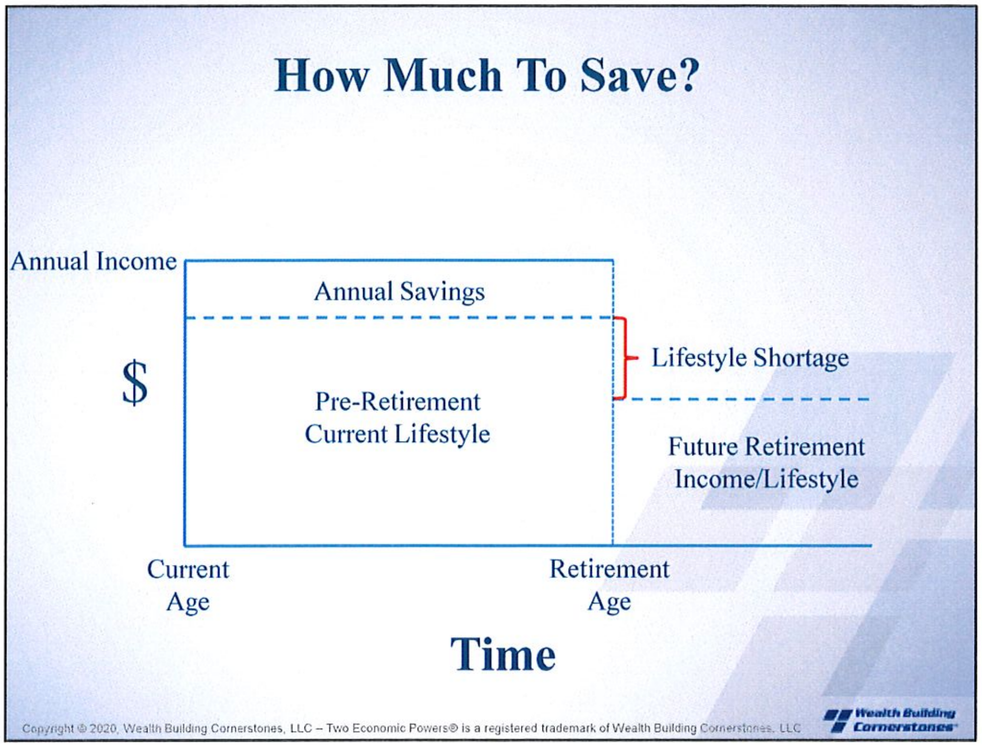
Efficiency is lost if either power is weighed down too much.



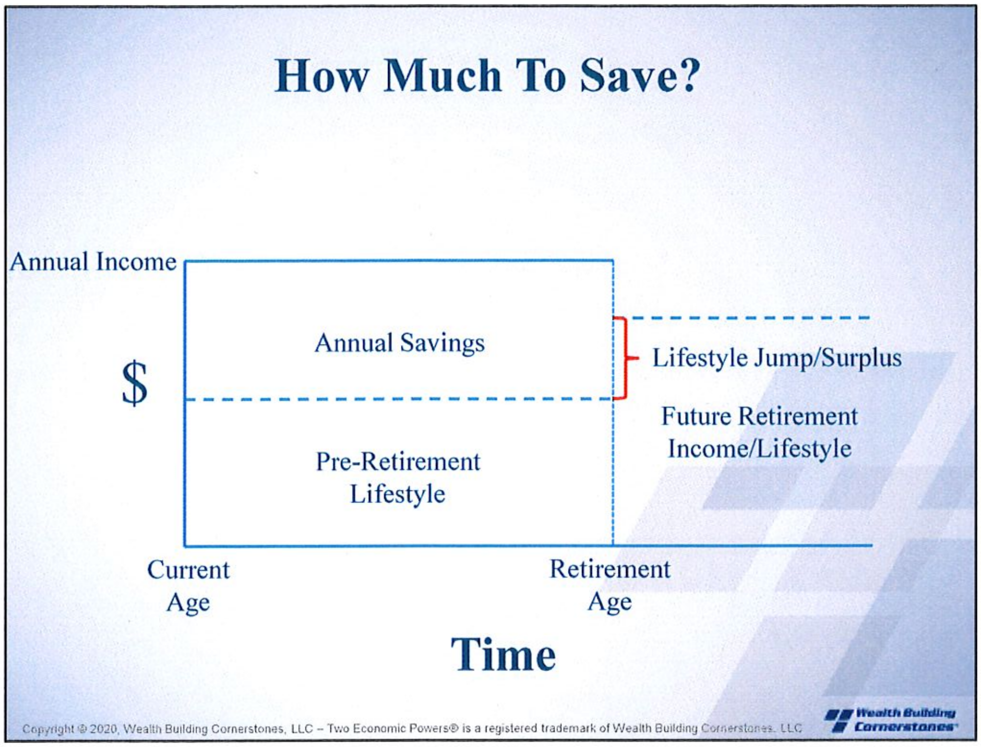
In either direction.



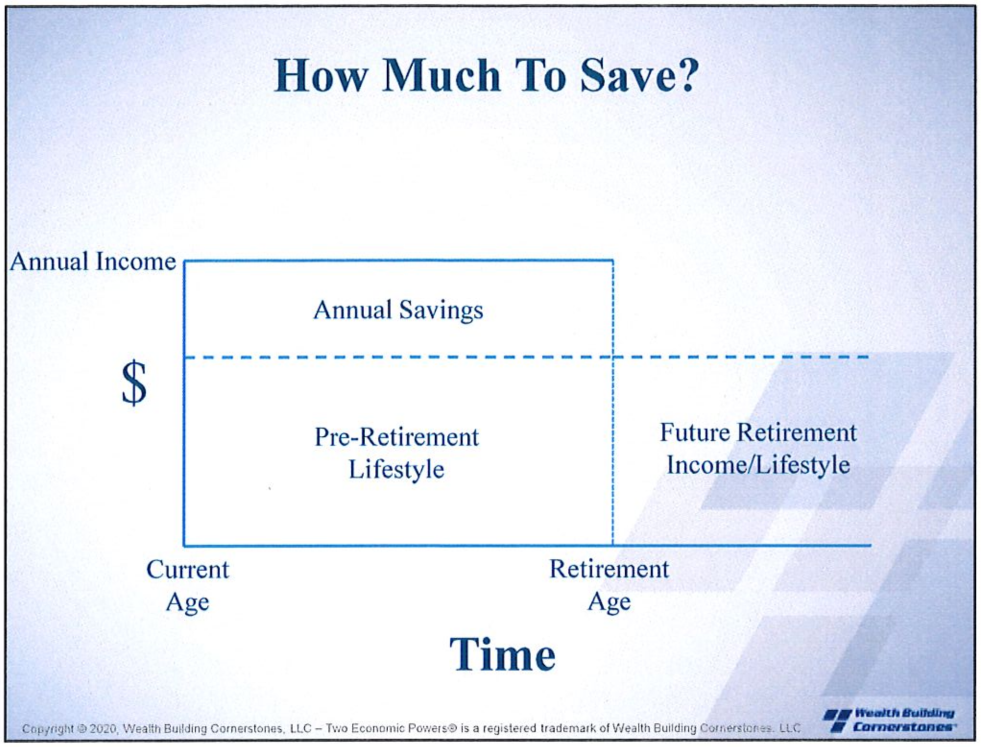
You can create a Two Economic Powers® Balance for optimal efficiency.



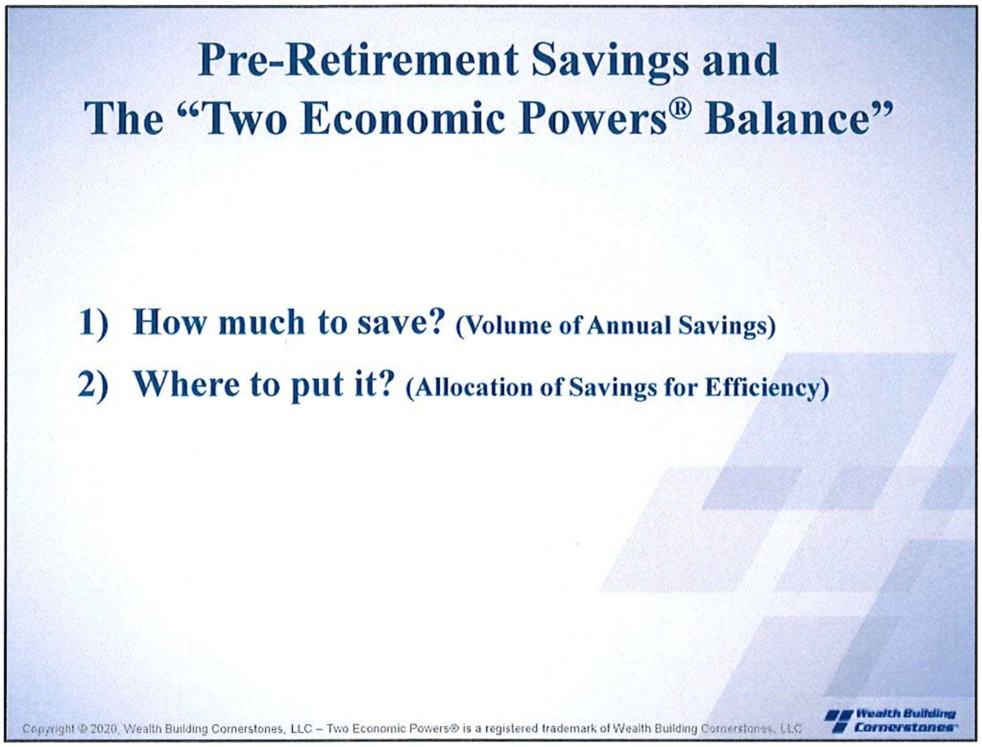
Once efficiency for allocation of savings has been understood the next question is "How much to save?". This is generally a matter of trying to match your pre-retirement lifestyle with the retirement lifestyle you desire in the future. In Pre-Retirement the annual savings someone is doing generally comes out of their annual income and then the remainder is what creates their current lifestyle in pre-retirement. If you save too little during pre-retirement or allocate it inefficiently you could end up with a lifestyle shortage in retirement.



If you save more than needed out of your annual income then your lifestyle in pre-retirement could be reduced to the point where you would have a lifestyle jump or surplus at retirement age.



Generally people are looking to set an annual savings amount that matches their Pre-Retirement Lifestyle to be close to their Future Retirement Income/Lifestyle.



Retirement income planning centers around solving these two questions for everyone. Let's take a look at your own retirement income calculations to give us some frame of reference.