

Pre-Retiree Introduction Presentation

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YOUR MONEY



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Objective:

- Build as big as possible.

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How:

- Higher rates of return?
- More risk?
- “Better” products?

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Having an efficient overall strategy is the key; it all starts here!

YOUR MONEY

Equipment and Tools



vs.

Skill and Technique



YOUR MONEY

Equipment and Tools



vs.

Skill and Technique



Products

vs.

Strategy

Why is Your Strategy so Important?

We all only have a finite amount of money...we have to be efficient with it in the short time we have.

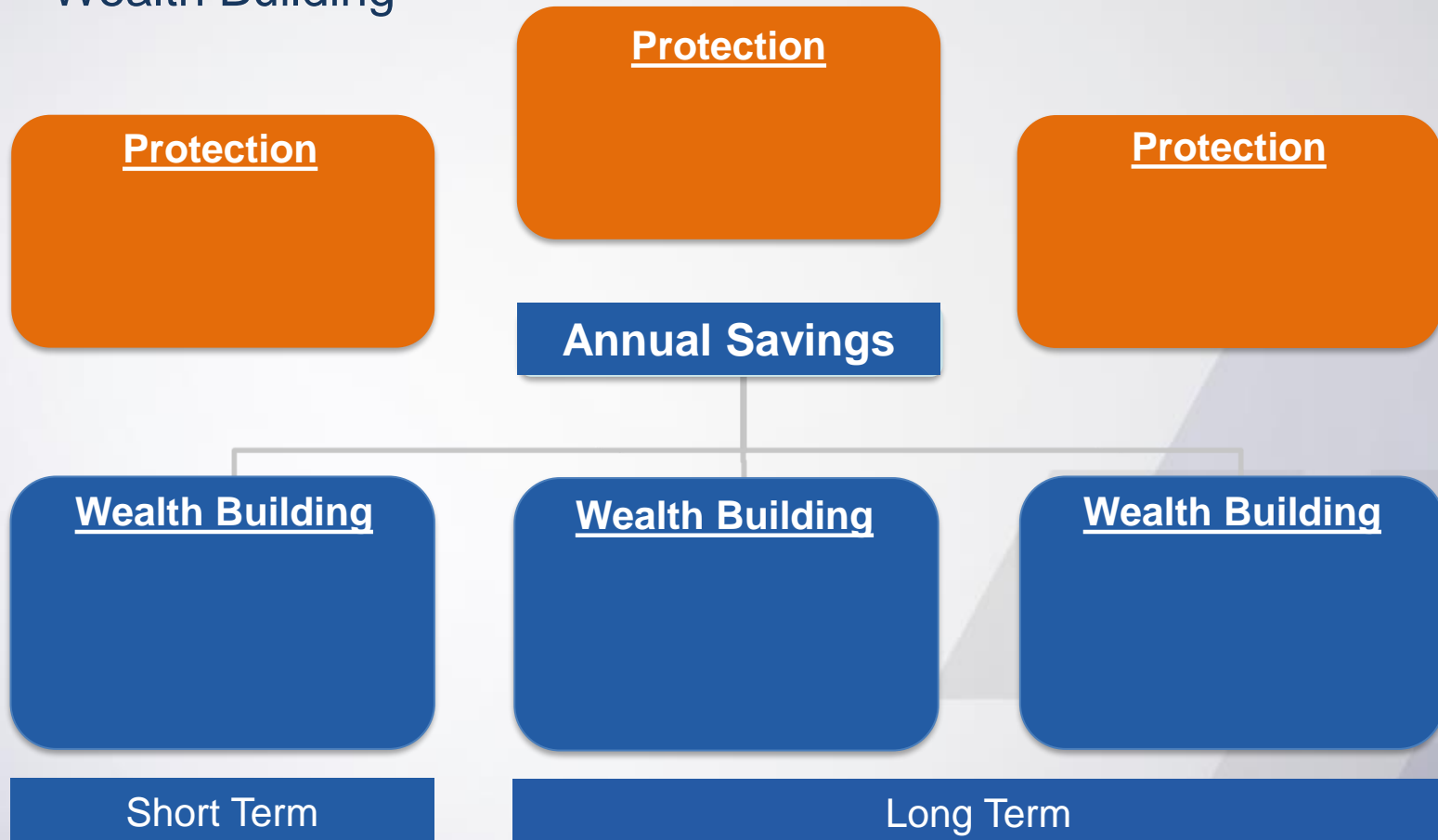
Inefficiencies can cause major losses to occur.

These losses can be reflected in:

- *lower current lifestyle*
- *lower retirement income*
- *inadequate protection*
- *loss of financial control*
- *financial vulnerability*
- *higher taxes and fees*
- *fewer benefits*

Cornerstones Blueprint™

- Protection (Your Safety Shield)
- Wealth Building





What is the underlying premise for all long term savings anybody does?





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Why are you giving up current enjoyment of your income?





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TO HAVE AN INCOME STREAM IN RETIREMENT



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TO HAVE AN INCOME STREAM IN RETIREMENT

It only makes sense then to understand how retirement income streams work so that we can direct the savings we are doing today in ways that lets us seek the highest potential income when we retire.



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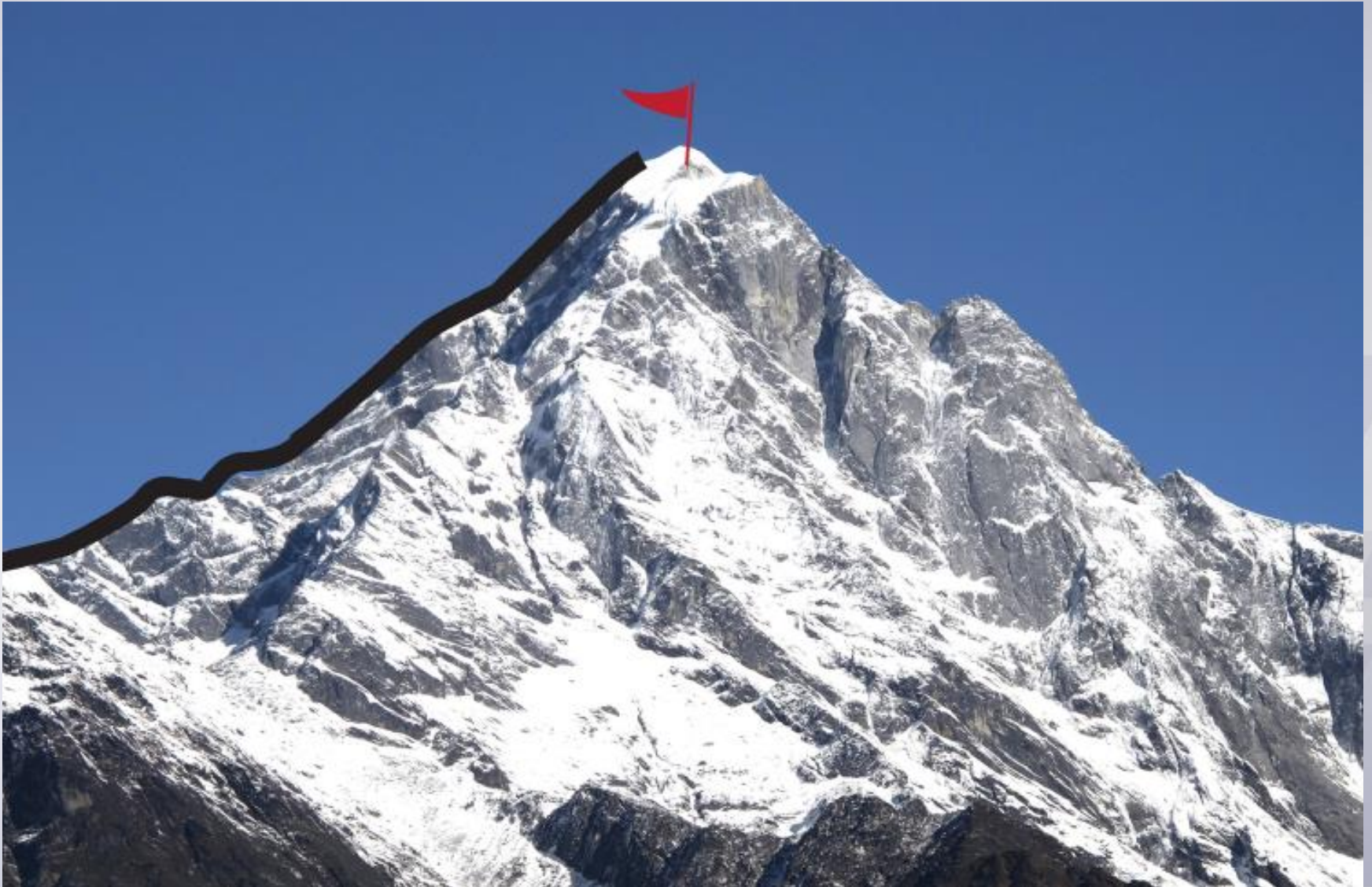


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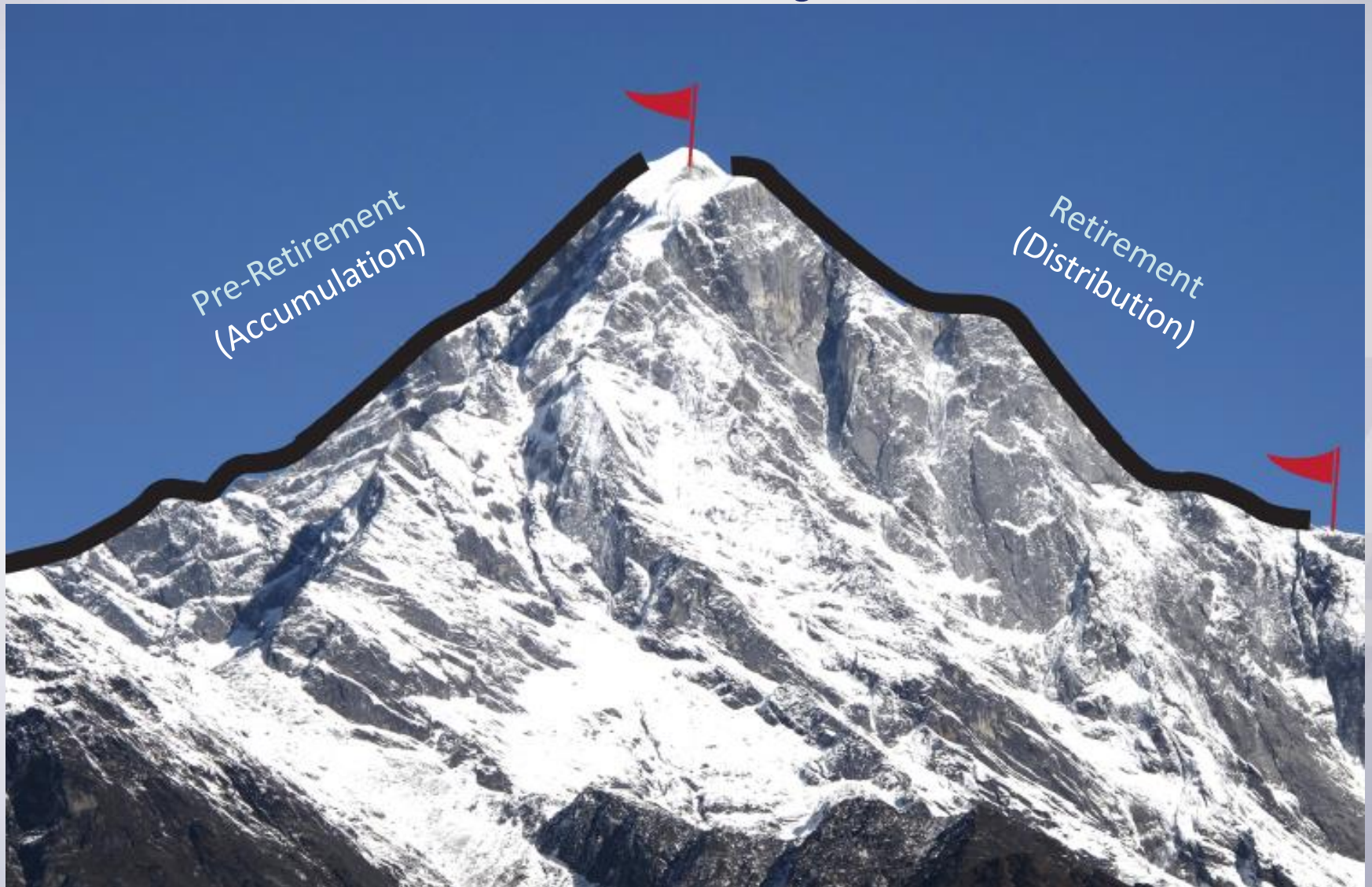
It only makes sense then to understand how retirement income streams work so that we can direct the savings we are doing today in ways that lets us seek the highest potential income when we retire.

In other words, how retirement income streams work economically define how to allocate our savings today. The sooner you get on an efficient path the greater potential impact you have on the results.

What is the objective?



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Pre-Retirement
(Accumulation)

Retirement
(Distribution)

This is one continuous journey. There are 2 rates that make up everyone's Retirement Income (both are equally important):

- 1) Accumulation Rate
- 2) Distribution Rate

Understanding how retirement income streams work (distribution) defines how to pack your bag in Pre-Retirement. Begin with the purpose in mind.

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If you were going to climb a mountain would you get a guide? What if the guide said to you that they were pretty sure they can get you to the top of the mountain but they weren't sure how you were going to get back down? Would you use that guide or find a different one?

PROBLEM

How Retirement Assets in the market react to fluctuating returns when money is being withdrawn for income.

Let's look at an example.

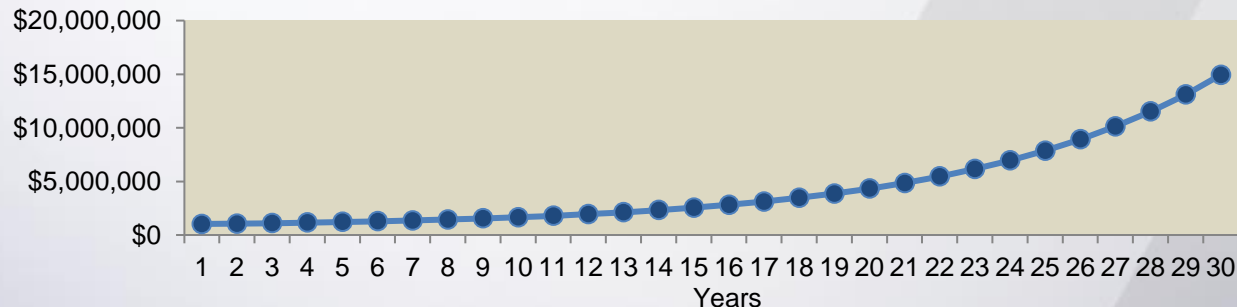
Constant vs. Fluctuating Returns

Beginning retirement asset value = \$1,000,000
 Number of years = 30

10% of Beginning Value = (\$100,000)
 Average return = 14.84%

Constant Returns

Retirement Year	Annual Return	Annual Income	Account Value
1	14.84%	-\$100,000	\$1,033,290
2	14.84%	-\$100,000	\$1,072,100
3	14.84%	-\$100,000	\$1,116,360
4	14.84%	-\$100,000	\$1,167,188
5	14.84%	-\$100,000	\$1,225,558
6	14.84%	-\$100,000	\$1,292,591
7	14.84%	-\$100,000	\$1,369,572
8	14.84%	-\$100,000	\$1,457,976
9	14.84%	-\$100,000	\$1,559,500
10	14.84%	-\$100,000	\$1,676,090
11	14.84%	-\$100,000	\$1,809,982
12	14.84%	-\$100,000	\$1,963,743
13	14.84%	-\$100,000	\$2,140,322
14	14.84%	-\$100,000	\$2,343,106
15	14.84%	-\$100,000	\$2,575,983
20	14.84%	-\$100,000	\$4,373,434
25	14.84%	-\$100,000	\$7,963,668
30	14.84%	-\$100,000	\$15,134,818



Historical Data Source: S&P 500 Total Return Index (w/GFD Extension) (1970-1999); Global Financial Data, Inc., All Rights Reserved, Used with Permission. GFD Extension denotes the extension of data back through time for a data series from its point of origin, potentially even before said index was in existence. Hypothetical illustration may not be used to predict or project investment results. Past performance is no guarantee of future results.

Constant vs. Fluctuating Returns

Range of years = 1970-1999

Average return = 14.84%

History of the S&P 500

Year	Annual Return	Year	Annual Return
1970	3.99%	1985	31.65%
1971	14.33%	1986	18.60%
1972	18.94%	1987	5.17%
1973	-14.79%	1988	16.61%
1974	-26.54%	1989	31.69%
1975	37.25%	1990	-3.10%
1976	23.67%	1991	30.47%
1977	-7.39%	1992	7.62%
1978	6.44%	1993	10.08%
1979	18.35%	1994	1.32%
1980	32.27%	1995	37.58%
1981	-5.05%	1996	22.96%
1982	21.48%	1997	33.36%
1983	22.50%	1998	28.58%
1984	6.15%	1999	21.04%

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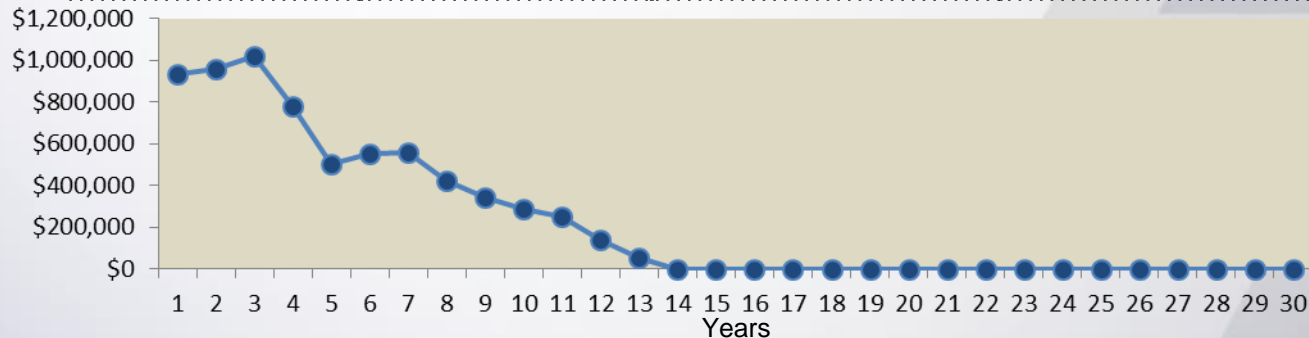
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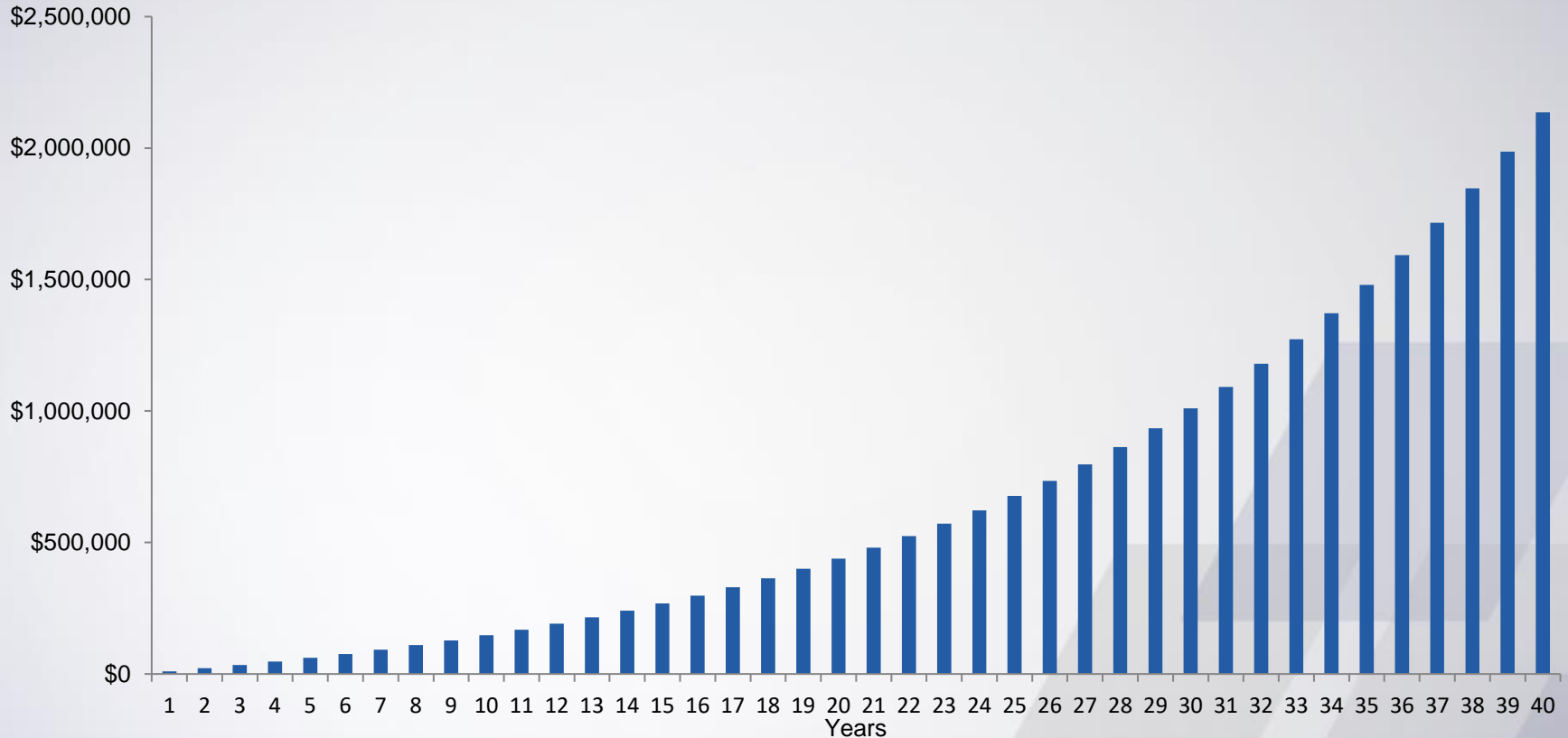
Fluctuating Returns

Retirement Year	Annual Return	Annual Income	Account Value
1	3.99%	-\$100,000	\$935,910
2	14.33%	-\$100,000	\$955,696
3	18.94%	-\$100,000	\$1,017,765
4	-14.79%	-\$100,000	\$782,027
5	-26.54%	-\$100,000	\$501,017
6	37.25%	-\$100,000	\$550,396
7	23.67%	-\$100,000	\$557,005
8	-7.39%	-\$100,000	\$423,232
9	6.44%	-\$100,000	\$344,048
10	18.35%	-\$100,000	\$288,831
11	32.27%	-\$100,000	\$249,767
12	-5.05%	-\$100,000	\$142,204
13	21.48%	-\$100,000	\$51,269
14	22.50%	-\$51,269	\$0
15	6.15%	\$0	\$0



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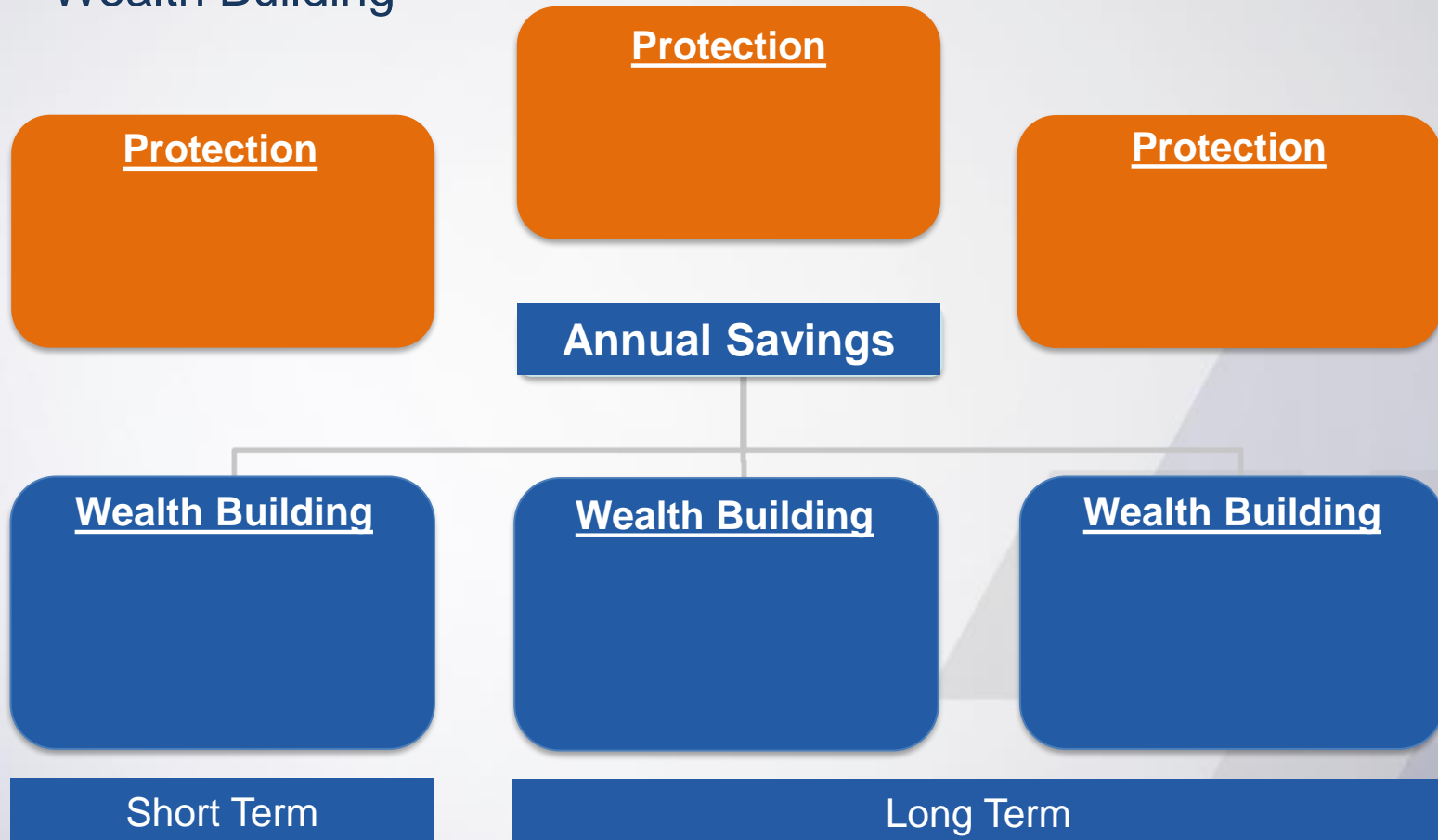
Time Is Of The Essence



It is imperative to implement efficient wealth building strategies beginning with the purpose in mind as soon as possible. The longer you wait the more wealth opportunity comes off the back end of the curve, and this is when the majority of wealth is created.

Cornerstones Blueprint™

- Protection (Your Safety Shield)
- Wealth Building



How Am I Compensated?

1. Helping you implement the products you determine necessary to complete your process.

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1. Helping you implement the products you determine necessary to complete your process.
2. Personal Introductions.

Next Step

Complete Financial Information

Let's get as much done as we can today.