

Volatility Buffer Withdrawal Rate Simulations

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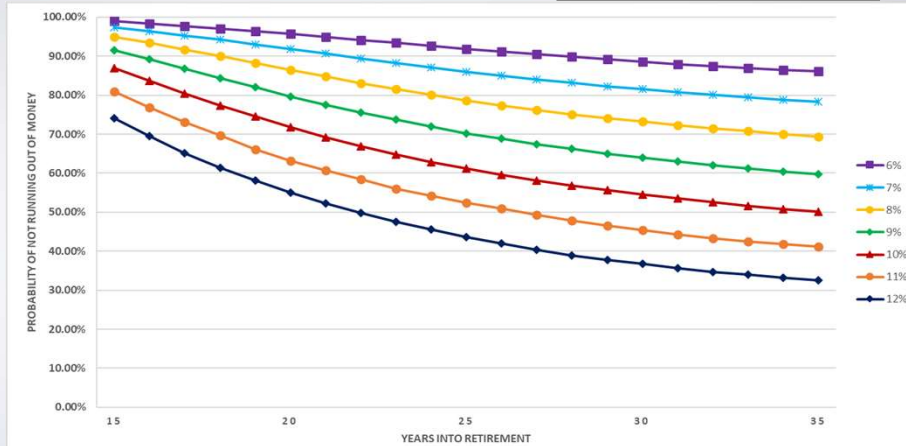


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Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – **3 Years of Volatility Buffer**



Results may vary over time and each time the simulation is run. IMPORTANT: The projections or other information generated by Wealth Building Cornerstones, LLC regarding the likelihood of various investment outcomes are hypothetical in nature and may not be used to predict or project investment results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Past performance is no guarantee of future results. These simulations have been run by Dr. Wade Pfau of the American College using the S&P 500 Total Return Index (w/GFD Extension) from 1927-2020; and assume 1.59% total annual portfolio expenses. Annual withdrawals are level. Historical Data Source: Global Financial Data, Inc., All Rights Reserved, Used With Permission. A Year of Volatility Buffer is a year of non-withdrawal from the investment account. In the simulations a Year of Volatility Buffer occurs for the number of years specified after years in which the portfolio balance is less than the original beginning balance. 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.

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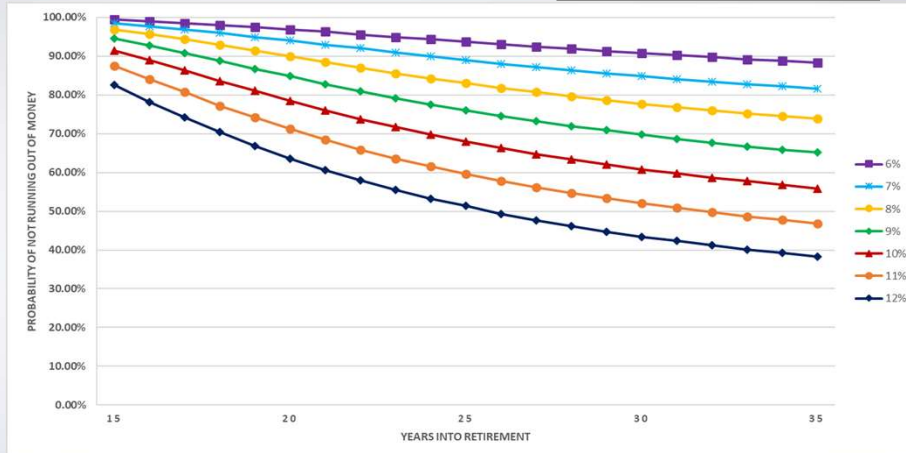


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 3 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – **4 Years of Volatility Buffer**



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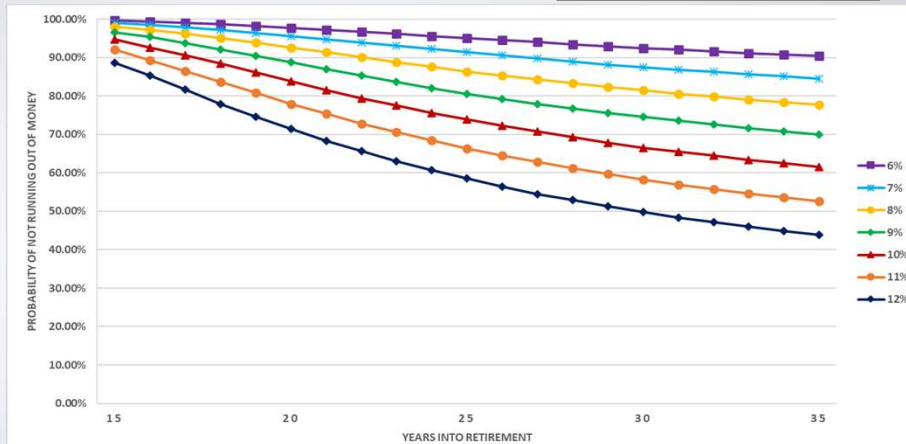


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 4 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – **5 Years of Volatility Buffer**



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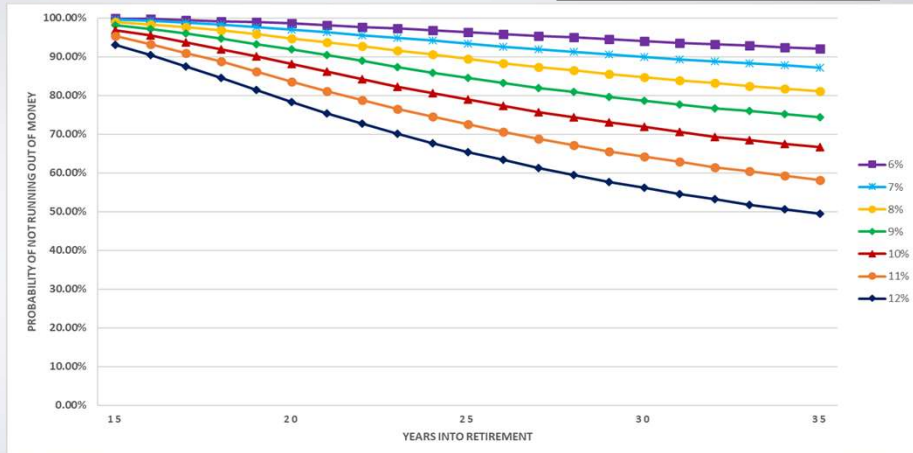


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 5 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – **6 Years of Volatility Buffer**



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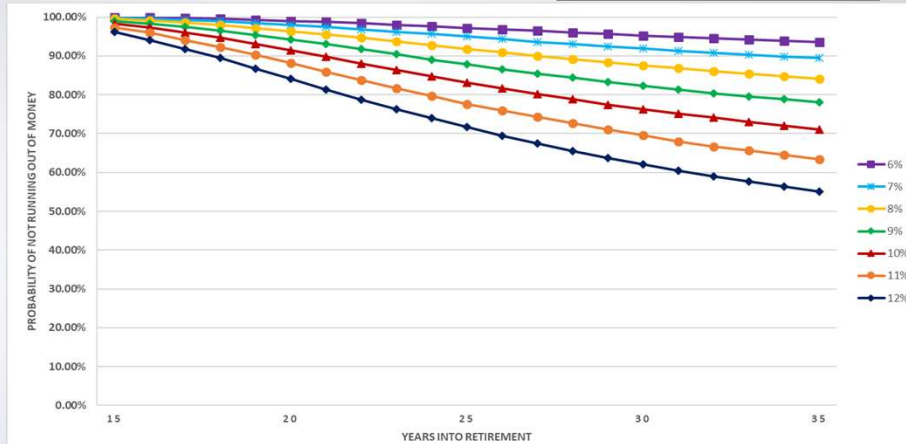


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 6 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – **7 Years of Volatility Buffer**



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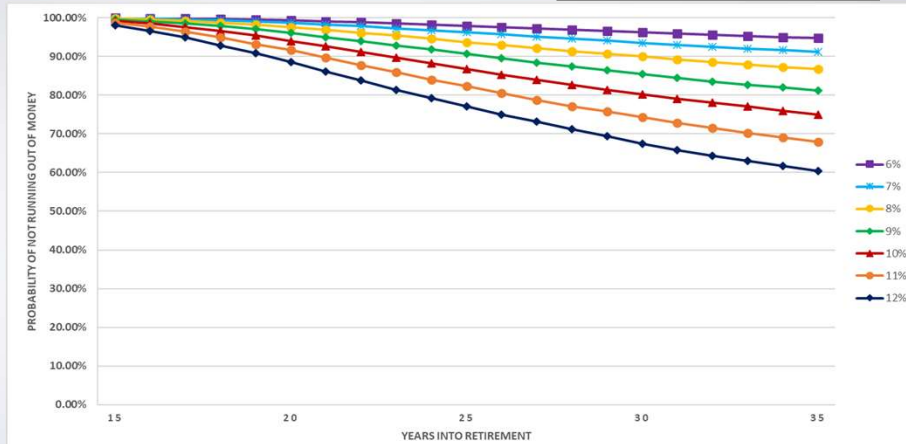


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 7 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – 8 Years of Volatility Buffer



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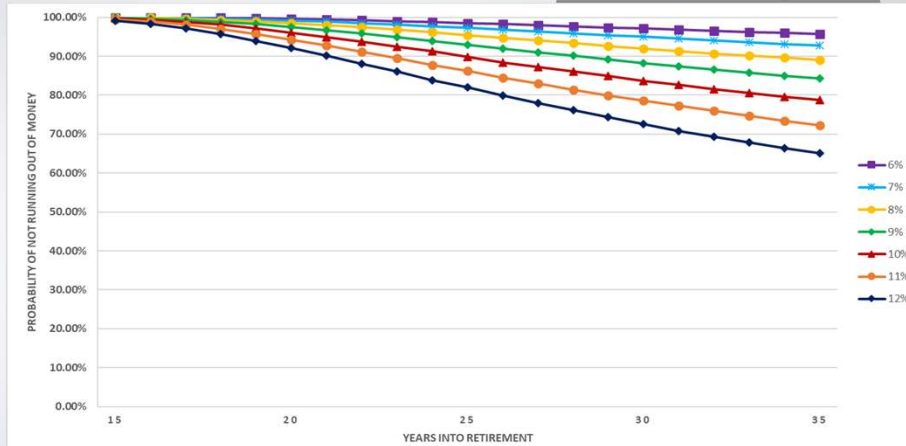


This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 8 years of buffer included.

Two Economic Powers® Approach – Volatility Buffer Withdrawal Rate Simulations

Probabilities of not running out of money

Various retirement income withdrawal rates – 9 Years of Volatility Buffer



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This is the withdrawal rate simulation chart for the Volatility Buffer strategy with 9 years of buffer included.