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## MISSION: RETIREMENT

# The Liberty Plan

Money managed properly gives you liberty to do what you want to do.

catalyst4growth.org

# Retirement accumulation vs. income

**The path to saving for retirement can be likened to scaling a mountain. It takes strategy, time, and patience to reach the peak, to build and accumulate the funds you need to achieve the retirement lifestyle you want. After you've determined your accumulation goals, it's important to work with a professional to create a plan for the income phase – such as the asset(s) from which you'll withdraw retirement income. After all, research indicates that coming back down the mountain can be riskier than climbing up.**

The Liberty Plan process is one step-by-step approach to consider. Read on to look at the multiple solutions we can provide you liberty in retirement. We deliver the good, the bad, and the ugly of solutions that a fiduciary professional my help you secure to fund the retirement you desire.
By educating yourself, you can develop realistic expectations for your income, expenses, and lifestyle goals in retirement.

This is a client-facing brochure from C4G to the advisor to use in client education sessions.

# 1. Know Your Risks

By identifying potential risks, you're one step closer to developing a financial strategy that can help minimize the effects they may have on your retirement savings.

## RETIREMENT SAVINGS RISK FACTORS

- Longevity
- Market Volatility
- Large Expendatures
- Inflation
- Spending
- Blind Spots
- Health Care
- Solution(s) Selection

# 2. Review Expense Categories

You may think it difficult to predict your retirement spending. However, determining your current expenses can be a great way to help you begin to estimate spending in retirement.

As a general rule, your essential expenses take priority over discretionary and legacy spending, and require stable, dependable, and reliable income. After all, you must cover your essential expenses regardless of factors in your life.

### IN GENERAL, YOUR RETIREMENT INCOME GOES INTO THREE CATEGORIES OF EXPENSES:

**Legacy**
The wealth or wishes we hope to pass on, such as trust funds for grandkids, charitable giving, etc.

**Discretionary**
Experiences and items we desire from time to time, such as travel, club memberships, gifts, and entertainment, etc.

**Essential**
Basic ongoing expenses, such as food, clothing, shelter, health care costs, taxes, etc.

# 3. Identify Income Sources

While retirement income can come from a variety of sources, most people consider Social Security to be the foundation. For decades, America's retirees have counted on Social Security for dependable, reliable income, often with a cost-of-living adjustment.

However, studies indicate that Social Security alone may not be as sustainable a source of retirement income as it's been in the past. That's why it's important to know your options when filing for Social Security benefits — so you can enhance your benefit as much as possible.

# 4. Uncover Potential Income Gaps

The Revenue and Income Strategy is also designed to help you determine whether your stable sources of retirement income — like Social Security or a pension — will cover your essential expenses in retirement.

If the answer is "no," you will have identified a retirement income gap. Luckily, making this discovery is the first step toward developing a tailored solution that can help provide the retirement lifestyle you hope to experience.

# 5. Develop a Tailored Solution

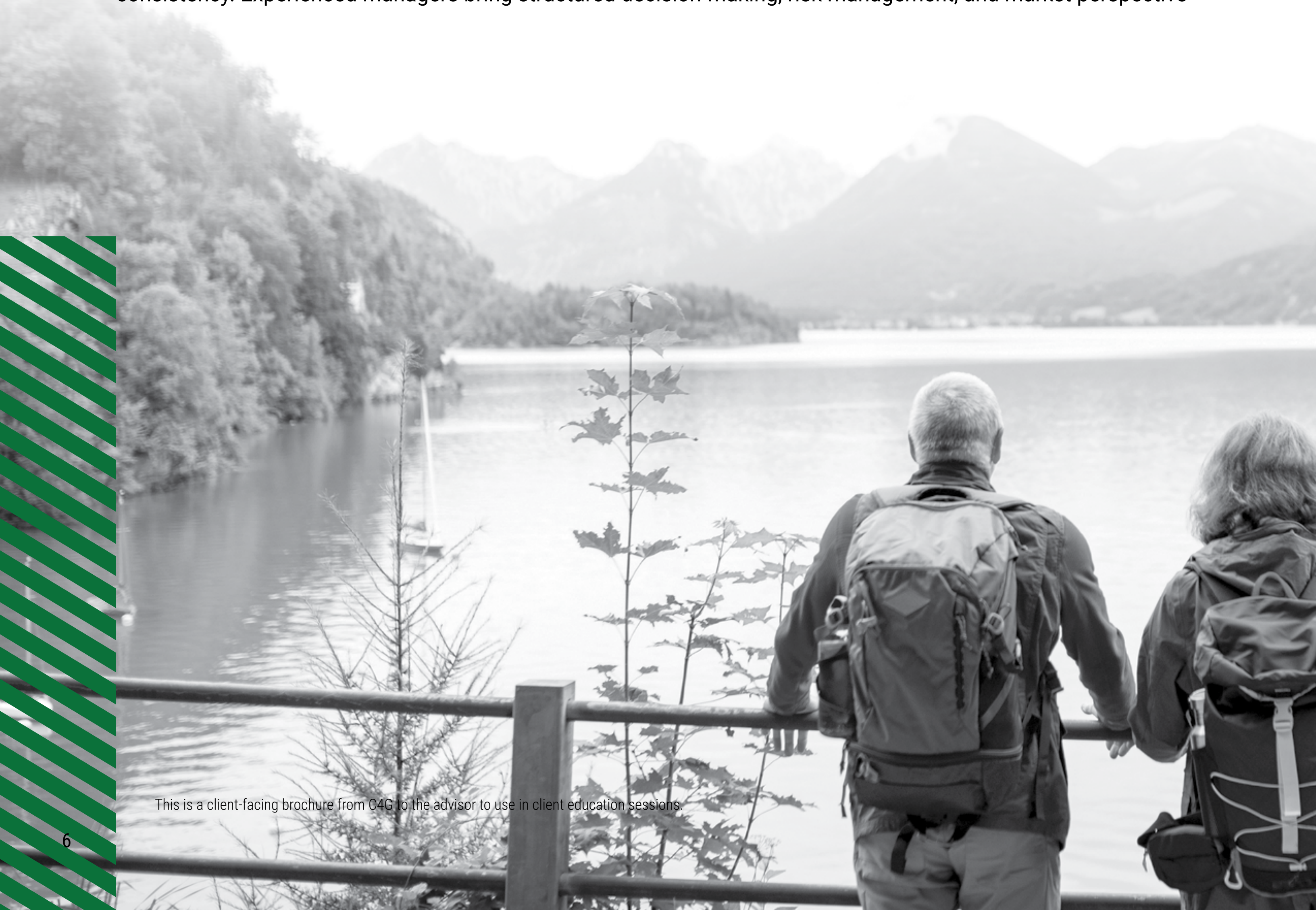
Together with a financial professional, you can create income streams to cover your essential expenses for life so your basic needs will always be covered. You can also develop a financial strategy to help enhance the discretionary income you spend on travel and entertainment, and to help you fulfill your legacy wishes—like relocating to be near your grandkids or donating to a charity you care about.

With an annuity as party of your income strategy, you can work toward your long-term retirement goals by taking advantage of tax-deferred growth potential, a death benefit during the accumulation phase, and a guaranteed stream of income at retirement. Keep in mind, annuity guarantees are back by the financial strength and claims-paying ability of the issuing company.

You should carefully consider the features, benefits, limitations, risks, and fees that may be associated with an annuity, as well as the expenses, investment risks, and objectives of the underlying investment options in a variable annuity. A financial professional is extremely valuable in soliciting solutions based on your needs and goals.

Variable annuities are subject to investment risk, including possible loss of principal. Investment returns and principal value will fluctuate with market conditions so that units, upon distribution, may be worth more or less than the original cost. They can be effective, but costly.

Professional investment management can be a powerful component of a well-designed revenue and income strategy, particularly for individuals and business owners who value discipline, diversification, and long-term consistency. Experienced managers bring structured decision-making, risk management, and market perspective



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that can help reduce emotional errors, improve portfolio alignment with income goals, and free up time to focus on retirement goals. This option often outpaces inflation and grows resources. However, it is not without trade-offs. Management fees and strategies that may prioritize asset growth over reliable income can erode net results if not carefully evaluated. A financial professional is your guide to explaining every facet of every strategy. Additionally, no manager can eliminate market risk. When used intentionally — within clear objectives, accountability measures, and an overall income framework — professional investment management can enhance results; when used passively or without oversight, it can just as easily dilute them.

### Your next step is simple—but critical.

A plan only creates value when it's properly implemented and consistently managed. To increase your odds of achieving true financial liberty in retirement, we recommend partnering with a qualified financial professional who can help you implement this strategy, monitor your progress, and adjust as your life and the markets evolve.

Acting today moves you from intention to outcome—and puts you on a clearer path toward the freedom and security you've defined for your future.

Bonds

Social Security

Savings

Annuities

Pension

Dividends

Rental Income

Have a confidential conversation with a member of our team to help solve your income needs today.


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