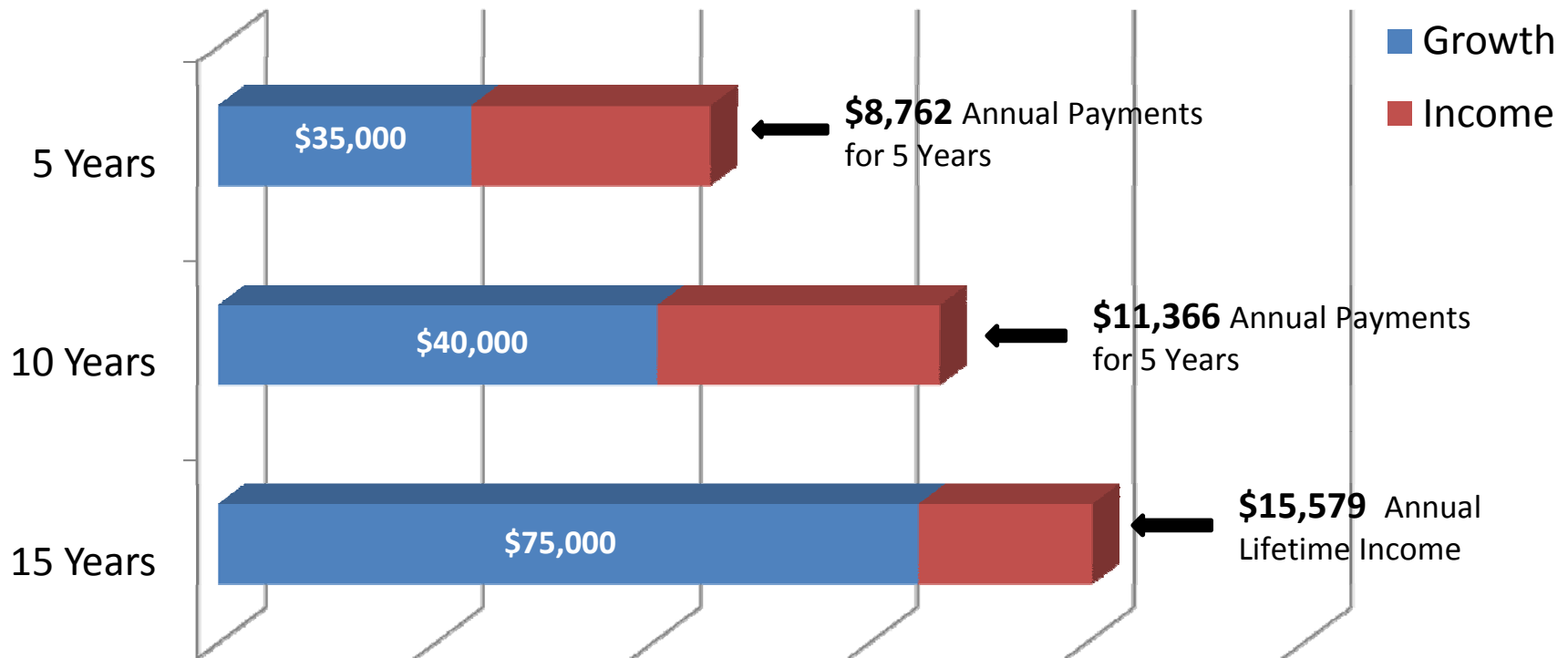


# Climb a Ladder to Retirement Income

## Option 2: Replacing Income

As more people near retirement, they are focusing less on accumulation and more on preservation and income. With pensions gone or shrinking and Social Security no longer a guarantee, safe ways to provide income is in high demand. "Laddering" is a great way to ensure income for the future ahead.

Let's assume a 60 year old male has \$150,000 to invest today and needs income to begin in 5 years. We can split it into three buckets with plans for each to have a different income start date.



Every 5 years, we replace the income stream. This can ensure the client keeps pace with inflation or has the flexibility to change investments in the future.