

Your Retirement Game Plan

I M A G E L I S T

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| 0005 | Trivia Quiz | 0300 | IRA Rollover |
| 0010 | Welcome | 0310 | IRA Rollover Considerations |
| 0020 | Will You Make the Right Moves? | 0320 | Retirement Plan Distribution Rules |
| 0030 | Potential Obstacles | 0330 | Age 59½ Rule |
| 0040 | Position | 0340 | Penalty-Free Early Distribution |
| 0050 | Strategy | 0350 | 20% Withholding Rule |
| 0060 | Control | 0360 | Required Minimum Distributions |
| 0070 | Timing | 0370 | Key RMD Rules to Follow |
| 0080 | Our Objectives | 0380 | Calculating Required Minimum Distributions (<i>calculator</i>) |
| 0090 | Today's Decisions Can Make a Difference | 0390 | The Government Has a Permanent "Tax Lien" on Your Tax-Deferred Plan |
| 0100 | POSITION: Identify Lifestyle Issues and Income Sources | 0400 | Potential Advantages of a Roth IRA |
| 0110 | Assess Your Current Situation | 0410 | Roth IRA Conversion Rules |
| 0120 | Assess Retirement Needs and Situation (<i>calculator</i>) | 0420 | Spending Down Assets: Which Assets to Liquidate First |
| 0130 | Main Sources of Retirement Income | 0430 | How Delaying Distributions Could Result in Higher Taxes |
| 0140 | Social Security: When Should You Start Collecting Benefits? | 0440 | CONTROL: Manage Investments for Income, Growth Potential, and Stability |
| 0150 | Lifetime Social Security Benefits: Breaking Even | 0450 | Balancing Act |
| 0160 | Working for Pay in Retirement | 0460 | Asset Allocation |
| 0170 | Personal Savings and Investments | 0470 | How Are Your Assets Allocated? |
| 0180 | Pensions | 0480 | Sample Asset Allocation Models |
| 0190 | STRATEGY: Choose Distribution Methods and Withdrawal Rates | 0490 | Twenty-Year Performance Record |
| 0200 | How Long Would a Retirement Portfolio Last? | 0500 | Investing for a Long Retirement |
| 0210 | Withdrawal Decisions | 0510 | Fixed-Income Vehicles |
| 0220 | How Long Would This Portfolio Last? (<i>calculator</i>) | 0520 | More Income-Producing Vehicles |
| 0230 | Making Decisions About Your Retirement Plans | 0530 | Income Mutual Funds |
| 0240 | Distribution Methods | 0540 | Dividend-Paying Stocks |
| 0250 | Lump-Sum Distribution | 0550 | Historical Investment Performance |
| 0260 | Systematic Withdrawals | 0560 | A Portfolio Can Be Too Conservative |
| 0270 | Lifetime Annuity | 0570 | Position Some Retirement Assets for Growth Potential |
| 0280 | Lifetime Annuity Payment Options | 0580 | Searching for Guarantees? |
| 0290 | Which Method Might Be Best for You? | 0590 | Create Your Own Pension with a Fixed Annuity |

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| 0600 | What Kinds of Fixed Annuities Are Available? |
| 0610 | Pursuing Growth and Income Simultaneously with Annuities |
| 0620 | Calculating Income from an Immediate Fixed Annuity (<i>calculator</i>) |
| 0630 | Annuities Can Also Provide Variable or Indexed Returns |
| 0640 | A Bear Market Can Maul Your Retirement Savings |
| 0650 | Bear Market Retiree |
| 0660 | Bull Market Retiree |
| 0670 | Lessons from the Two Portfolios |
| 0680 | TIMING: Address Potential Weaknesses |
| 0690 | Effect of Market Losses on 401(k) Plans |
| 0700 | Making Up for a Potential Shortfall |
| 0710 | Build a Cash Reserve |
| 0720 | More Options to Consider |
| 0730 | It's Your Move.
Where Do You Go from Here? |
| 0740 | Evaluation Form |
| 0750 | What to Bring |
| 0760 | Thank You |