

# Your Retirement Game Plan

## I M A G E L I S T

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|------|---|------|--|
| 0005 | Trivia Quiz   | 0320 | Retirement Plan Distribution Rules   |
| 0010 | Welcome   | 0330 | Age 59½ Rule   |
| 0020 | Will You Make the Right Moves?                                    | 0340 | Penalty-Free Early Distribution  |
| 0030 | Potential Obstacles   | 0350 | 20% Withholding Rule   |
| 0040 | Position  | 0360 | Required Minimum Distributions   |
| 0050 | Strategy  | 0370 | Key RMD Rules to Follow  |
| 0060 | Control   | 0380 | Calculating Required Minimum Distributions ( <i>calculator</i> )               |
| 0070 | Timing  | 0390 | The Government Has a Permanent “Tax Lien” on Your Tax-Deferred Plan            |
| 0080 | Our Objectives  | 0400 | Potential Advantages of a Roth IRA   |
| 0090 | Today’s Decisions Can Make a Difference                           | 0410 | Roth IRA Conversion Rules  |
| 0100 | <b>POSITION: Identify Lifestyle Issues and Income Sources</b>     | 0420 | Spending Down Assets: Which Assets to Liquidate First                          |
| 0110 | Assess Your Current Situation                                     | 0430 | How Delaying Distributions Could Result in Higher Taxes                        |
| 0120 | Assess Retirement Needs and Situation ( <i>calculator</i> )       | 0440 | <b>CONTROL: Manage Investments for Income, Growth Potential, and Stability</b> |
| 0130 | Main Sources of Retirement Income                                 | 0450 | Balancing Act  |
| 0140 | Social Security: When Should You Start Collecting Benefits?       | 0460 | Asset Allocation   |
| 0160 | Working for Pay in Retirement                                     | 0470 | How Are Your Assets Allocated?   |
| 0170 | Personal Savings and Investments                                  | 0480 | Sample Asset Allocation Models   |
| 0180 | Pensions  | 0490 | Twenty-Year Performance Record   |
| 0190 | <b>STRATEGY: Choose Distribution Methods and Withdrawal Rates</b> | 0500 | Investing for a Long Retirement  |
| 0200 | How Long Would a Retirement Portfolio Last?                       | 0510 | Fixed-Income Vehicles  |
| 0210 | Withdrawal Decisions  | 0520 | More Income-Producing Vehicles   |
| 0220 | How Long Would This Portfolio Last? ( <i>calculator</i> )         | 0530 | Income Mutual Funds  |
| 0230 | Making Decisions About Your Retirement Plans                      | 0540 | Dividend-Paying Stocks   |
| 0240 | Distribution Methods  | 0550 | Historical Investment Performance  |
| 0250 | Lump-Sum Distribution   | 0560 | A Portfolio Can Be Too Conservative  |
| 0260 | Systematic Withdrawals  | 0570 | Position Some Retirement Assets for Growth Potential                           |
| 0270 | Lifetime Annuity  | 0580 | Searching for Guarantees?  |
| 0280 | Lifetime Annuity Payment Options                                  | 0590 | Create Your Own Pension with a Fixed Annuity                                   |
| 0290 | Which Method Might Be Best for You?                               | 0600 | What Kinds of Fixed Annuities Are Available?                                   |
| 0300 | IRA Rollover  | 0610 | Pursuing Growth and Income Simultaneously with Annuities                       |
| 0310 | IRA Rollover Considerations                                       |      |  |

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| 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 | <b>TIMING: Address Potential Weaknesses</b>                              |
| 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.<br>Where Do You Go from Here?                            |
| 0740 | Evaluation Form  |
| 0750 | What to Bring  |
| 0760 | Thank You  |