

## **INVESTING FOR LIFE**

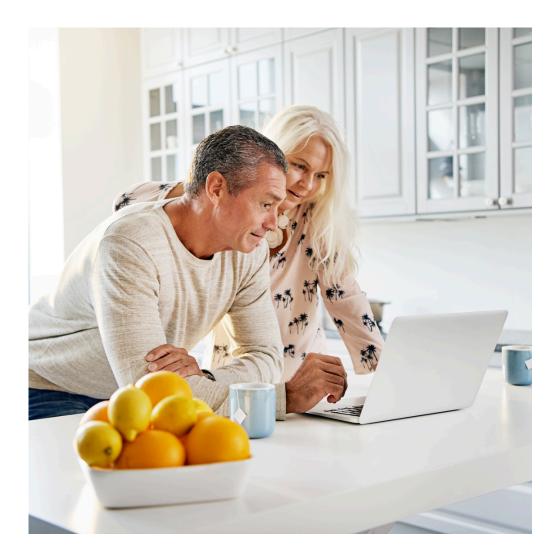
### FROM BUILDING WEALTH TO GENERATING INCOME



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Featured ForbesBooks EXCERPT FROM "THE ALL-WEATHER RETIREMENT PORTFOLIO" BY RANDY L. THURMAN, CFP<sup>®</sup>, CPA/PFS<sup>™</sup>



#### **Investing for Income**

If you're ready to retire, it's time to change your goals from building wealth to generating income from the savings you have accumulated. Investing for income is different than investing to accumulate wealth. With a more stable investment portfolio, taking on less risk than when you were investing for wealth, you'll find yourself in a more comfortable and productive position to fully enjoy your retirement.





#### **Income for Life**

How much can you withdraw from your retirement savings without running out of funds? This is a crucial question. Withdraw too much, and your money will deplete quickly; withdraw too little, and your retirement may not be as enjoyable as you envisioned.

To strike the right balance, consider your life expectancy, your expected long-term rates of return on your investments, the anticipated inflation rate, and how much principal you want to have left at the end of your life.

Of course, life expectancies, rate of return, and inflation are hard to predict over a retirement period that can span decades. It's a good idea to plan to live to 100.

Making a realistic assessment of how your investments will perform over the next 30 to 40 years is difficult. Inflation rates have varied in recent years and we might see a resurgence of higher interest rates in the future. To lessen the impact during your retirement, consider increasing your annual distributions by the inflation rate.

With diversification and regular adjustments for inflation, your income could last 40 years. Let Retirement Investment Advisors, Inc. be your guide on the path to retirement.







# Your Guide on the Path to Retirement



If you're ready to get started on the path to retirement, we are happy to schedule a complimentary consultation with one of our CERTIFIED FINANCIAL PLANNER<sup>®</sup> professionals.

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