

THE CONSERVATIVE INCOME MODEL 4%

The Conservative Income Model 4% is an actively managed retirement income distribution strategy that solves for longevity, inflation and rising interest rates while providing investors with consistent retirement distributions and access to their capital when they need it.

The goal is to allow the retiree to take consistent distributions over time. The remainder of the assets are used in the investment portion. The Investment Portion has more of a tilt towards equities rather than fixed income. Investment portion includes a Protection Plan.



Spending Reserve. A multi-year reserve of liquid assets for spending on current and short-term needs and goals.



Investments. An investment portfolio designed to generate inflation adjusted returns sufficient to intelligently replenish the withdrawals from the Spending Reserve.



Protection Plan. Includes a percentage in hedge protection as part of the portfolio strategy, positioning an investment to act defensively and help preserve retirement capital during sudden and severe market downturns.



As a Retirement Management Advisor[®], Monique Marshall reviews risk capacity by way of your Household Balance Sheet. Life By Design Investment Advisory Services Retirement Portfolio Allocations consist of a disciplined approach including growth, income, reserves and longevity to mitigate risk exposures. The Conservative Income Model 4% is designed specifically to manage longevity inflation and provide fixed income at a 4% spend rate.

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