

# Retirement Investment Strategies

## I M A G E L I S T

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|---|--|
| <b>0010</b> Welcome   | <b>0240</b> Time Frame: Investing During Retirement  |
| <b>0020</b> Workshop Objectives   | <b>0250</b> Risk Tolerance<br><i><b>Bonus workbook quiz</b></i>  |
| <b>0030</b> Our Commitment  | <b>0260</b> Asset Allocation   |
| <b>0040</b> Evaluation Form   | <b>0270</b> Four Critical Concerns:<br>Outliving Your Retirement Income  |
| <b>0050</b> About Your Workbook   | <b>0280</b> How Long Will Your Retirement Be?<br><i><b>Bonus slide</b></i>   |
| <b>0060</b> Wouldn't It Be Nice?  | <b>0290</b> Funding Retirement: Expectations<br>vs. Reality  |
| <b>0070</b> In the Real World...  | <b>0300</b> Preparing for a Long Retirement:<br>Identify Financial Needs and<br>Sources of Income<br><i><b>Bonus workbook exercise</b></i> |
| <b>0080</b> Four Critical Concerns: Taxes   | <b>0310</b> Savings and Investments  |
| <b>0090</b> The Top 25% of Taxpayers...   | <b>0320</b> Employer-Sponsored Plans   |
| <b>0100</b> What Is Your Federal Income<br>Tax Bracket?<br><i><b>Bonus workbook exercise</b></i>      | <b>0321</b> Tax Implications of Different<br>Distribution Methods  |
| <b>0110</b> How to Calculate the After-Tax Yield<br><i><b>Bonus calculator and workbook table</b></i> | <b>0322</b> Lifetime Annuity Payment Options   |
| <b>0120</b> Tax-Favored Investments: Tax Exempt   | <b>0323</b> IRA Rollover/Transfer/Conversion<br><i><b>Bonus slide</b></i>  |
| <b>0121</b> Tax-Favored Investments: Tax Deferred<br><i><b>Bonus slide</b></i>                        | <b>0324</b> Required Minimum Distributions   |
| <b>0122</b> Investment Taxes to Consider  | <b>0325</b> Qualified Longevity Annuity Contract   |
| <b>0130</b> Four Critical Concerns: Inflation   | <b>0330</b> Social Security<br><i><b>Bonus slide</b></i>   |
| <b>0140</b> Inflation<br><i><b>Bonus slide</b></i>  | <b>0331</b> How Claiming Age Affects<br>Social Security Benefits   |
| <b>0150</b> Loss of Purchasing Power<br><i><b>Bonus calculator and workbook exercise</b></i>          | <b>0340</b> Employment<br><i><b>Bonus slide</b></i>  |
| <b>0160</b> Four Critical Concerns:<br>Investment Portfolio Management                                | <b>0350</b> Preparing for a Long Retirement:<br>Protect Your Assets  |
| <b>0170</b> A Tale of Two Portfolios  | <b>0360</b> Health-Care Costs Increasing   |
| <b>0180</b> Bear Market Retiree   | <b>0370</b> Retiree Health Benefits Eroding<br><i><b>Bonus slide</b></i>   |
| <b>0190</b> Bull Market Retiree   |  |
| <b>0200</b> Lessons from the Two Portfolios   |  |
| <b>0210</b> How Do You Succeed?<br>Develop a Sound Strategy   |  |
| <b>0220</b> Investment Objectives   |  |
| <b>0230</b> Time Frame<br><i><b>Bonus slide</b></i>   |  |

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## I M A G E L I S T

- 0380** Filling the Gaps in Medical Insurance
- 0390** Paying for Long-Term Care
- 0420** Preparing for a Long Retirement:  
Recognize and Avoid Common Pitfalls
- 0430** Dependent on Single-Life Annuity
- 0440** Dependent on Single-Life Annuity  
**Bonus slide**
- 0450** Too Conservative
- 0460** Too Conservative
- 0470** Single Investment Portfolio  
**Bonus slide**
- 0480** Single Investment Portfolio
- 0490** Too Many Fully Taxable Investments
- 0500** Too Many Fully Taxable Investments
- 0510** Four Critical Concerns
- 0520** Where Do You Go from Here?
- 0530** Where Do You Go from Here?
- 0540** Evaluation Form
- 0550** What to Bring
- 0560** Thank You

### Bonus features

*For Slide 0100:*

- 0570** What Is Your Federal Income Tax Bracket?  
*(workbook fill in the blank)*

*For Slide 0110:*

- 0580** How to Calculate the After-Tax Yield *(calculator)*
- 0590** Find Out for Yourself *(workbook table)*

*For Slide 0121:*

- 0600** Taxes Make a Difference

*For Slide 0140:*

- 0610** How Is Inflation Calculated?

*For Slide 0150:*

- 0620** Yield After Taxes and Inflation *(calculator)*
- 0630** Figuring Out the Net Yield *(workbook exercise)*

*For Slide 0230:*

- 0640** Historical Investment Performance

*For Slide 0250:*

- 0650** How Much Risk Can You Stand?  
*(workbook quiz)*

*For Slide 0280:*

- 0660** Centenarians Grow in Number

*For Slide 0300:*

- 0670** How Much Would You Need?  
*(workbook exercise)*

*For Slide 0323:*

- 0675** Using a Stretch IRA

*For Slide 0330:*

- 0680** Taxes on Social Security Benefits

*For Slide 0340:*

- 0690** Will You Be Able to Work?

*For Slide 0370:*

- 0700** Worry Over Health Care

*For Slide 0440:*

- 0730** Income for a Surviving Spouse

*For Slide 0470:*

- 0740** Lessons from Enron