

# Which Plan is Right for **YOU?**



## ACHIEVING RETIREMENT CLARITY

You are still saving for retirement (climbing up the mountain). This process helps manage your cash flow to create a personalized wealth accumulation plan. The plan takes into consideration your savings goals while also incorporating strategies for managing the key financial risks you face during savings for retirement.



## RETIREMENT INCOME SURVIVAL KIT

You are ready to begin taking income in retirement (coming back down the mountain). This process creates a blueprint outlining how various income streams work together to meet your goals. The blueprint serves as a comprehensive income distribution plan built to address the key income risks you may face throughout retirement.

ACCUMULATION

DISTRIBUTION