



Retirement  
Resource

# NEW GENERATION RETIREMENT

5-STEP RETIREMENT SYSTEM ★ 5-STAR SERVICE





# NEW GENERATION RETIREMENT

It wasn't so long ago that retirement meant a pension and a gold watch, but today's world looks much different than it has for generations past. From increased market volatility and historically low interest rates to the loss of pensions and the rising cost of health care, the burden of retirement falls more heavily on the shoulders of individual Americans than it ever has before. But you don't have to carry it alone.

**New Generation Retirement®** is a holistic approach to retirement planning. It consists of a five-step retirement planning system that incorporates three hallmarks of our company: fiduciary, transparency and technology.

## 5-STEP RETIREMENT SYSTEM

1. Selecting a Financial Services Professional
2. Fact and Feeling Finding
3. Strategy
4. Solutions and Executing
5. Ongoing Relationship

Together, we will traverse five important steps in the New Generation Retirement system, where you will explore key areas that are fundamental to successful retirement planning. You will be confident knowing that you have given careful consideration to asset allocation and risk, income planning, asset maximization, legacy planning, and tax strategies.

Let us craft a plan uniquely suited to help you thrive in this new generation of retirement.



## 5-STAR SERVICE

With a focus on a new generation of retirees, our company uses the New Generation Retirement system, which is based on three hallmarks of successful retirement planning: fiduciary, transparency and technology.

### FIDUCIARY

Finding a trusted advisor is one of the most important elements of planning your retirement. Providing you with a fiduciary level of service means we are legally bound to always do the right thing for you and your family by only offering solutions that serve your best interest. Our commitment to you as a fiduciary is also an assurance to act with transparency throughout our relationship.

### TRANSPARENCY

Our commitment to transparency ensures that each step of our work together is recorded and that every document and report are easily accessible to you. Not only does this allow us to track the evolution of your plan and make any necessary adjustments to it along the way, but you can always see we are acting in your best interest. Our commitment to transparency is visible through a strong foundation of technology.

### TECHNOLOGY

We think the challenges you face in retirement today are more complex than those faced by any other generation, but the right technology can make managing and organizing your retirement an easier process.

Our office utilizes Generational Vault®, which is an online portal accessible through our website. It contains the necessary tools to help make decisions appropriate for you and your retirement. It also serves as the vehicle to document and record our commitment to act as a fiduciary and be transparent throughout our relationship.

## GENERATIONAL VAULT

When you partner with our company, you receive access to Generational Vault – a secure online portal that allows you to easily organize, manage and access your financial life.

Your complimentary Generational Vault account features a variety of services, including the following:

- Secure online account information
- Account tracking and alerts
- Advanced reports and analysis
- Daily account updates
- Document storage
- Retirement education

Plus, Generational Vault keeps a running record of our work together, so you'll always know where to look if you want to review a decision or check on the progress of your plan.

No matter what you want your retirement to look like, Generational Vault will help organize your financial data and will provide you with an up-to-date picture of how your financial life is progressing.



# NEW GENERATION RETIREMENT SYSTEM

## 1

### STEP

Together, we will traverse five important steps in the New Generation Retirement system. This begins with Step One and an explanation of the role of a financial services professional. You will then progress to Step Two, where our company will ask detailed questions about your financial well-being. Step Two is a critical stage in our New Generation Retirement system, as it incorporates the elements of discovery and feedback. In Steps Three and Four, you will be presented with a plan that is accompanied by solutions. Here you will again engage in the important task of feedback prior to execution. Finally, Step Five recognizes that a successful retirement plan requires ongoing engagement. When you work with our company, each step is recorded in Generational Vault, our online portal, so you can be confident knowing that you have given careful consideration to every detail of your retirement plan.

#### **SELECTING A FINANCIAL SERVICES PROFESSIONAL**

Selecting a financial services professional is one of the most important decisions you will make about your retirement, and it begins by knowing what to look for when making a selection.

We work with a team of financial services professionals who offer a wealth of knowledge and will always act in your best interest. Your unique goals and objectives are the focal point of our process, and we only work with strategic partners who also fully understand and embrace this concept.

## 2

### STEP

#### **FACT AND FEELING FINDING**

It all starts with you – your goals and objectives, your feelings, and the facts about your current situation.

We use a progressive process of fact and feeling finding that begins with the the Color of Money Risk Analysis and Strategy Assessment®. These dynamic, online questionnaires help you organize your financial life and provide you with a unique insight into where you are now.

Are you on track to reach your goals? By the end of the Fact and Feeling Finding step, you will know exactly where you stand, and it will be recorded in Generational Vault.

Our process of discovery and feedback is a great way for us to approach your specific situation focusing on the right topics, in the right way.





**3**

**STEP**

## STRATEGY

This step will arm you with a deep understanding of your goals and objectives. Together, we will craft a retirement plan based on your goals.

For each priority area, we will develop a plan of action to help get you on the right track – and keep you there. Specifically, we will explore your asset allocation and risk, income planning, asset maximization, legacy planning, and tax strategies.

You will have a written roadmap that will always be accessible to you in your Generational Vault account. Additionally, you will gain access to Generational Vault tools that will make your finances much easier to manage.

**4**

**STEP**

## SOLUTIONS AND EXECUTING

If there are parts of your plan that include creating new accounts or purchasing new financial products, we have a process that is clear, documented and ensures any decision you make is the best fit for your needs.

There are thousands of financial products available, but they aren't all appropriate for what you want to accomplish. We use third-party tools that help match your needs with the right type of products in an easy-to-understand format. This provides a seamless transition through the decision-making process.

This process is guided by your feedback, and every step of the process is documented in Generational Vault.

**5**

**STEP**

## ONGOING RELATIONSHIP

Our work together isn't over when we have completed the retirement planning process and product selection. Our relationship is ongoing, and adjustments or new product selections will be made with life changes or desired modifications.

Through Generational Vault, you can review your holdings and monitor your financial progress at any time, anywhere. We have the ability to receive alerts on your gains and losses from the market using monitoring software, Wealth Watch®.

Together, refinements can be made so that we continuously work toward your long-term retirement goals and objectives. We are a firm that believes in engaging with our clients for their long-term success, and you can be confident that our relationship is progressing as expected.





# 1 SELECTING A FINANCIAL SERVICES PROFESSIONAL

Selecting a financial services professional can be one of the most important decisions you can make in your life – and there are a variety of types of financial services professionals that might apply for the job.

Seek a financial services professional and an organization worthy of your trust. Look for one that focuses on putting your needs first with full transparency while utilizing cutting-edge technology to illustrate and execute your ongoing retirement plan, and look for a partner who is committed to achieving your unique financial goals and objectives.

As your financial services professional, I am an investment advisor who is legally bound to provide a fiduciary level of service, which means I am responsible to always act in your best interest.

As your financial services professional, I use a defined process that focuses on transparency to document our interactions

while using powerful tools and technology to achieve your financial success.

As your financial services professional, I am committed to an ongoing, long-term relationship with five-star service.

Additionally, as your financial services professional, I will provide you with a technology platform, Generational Vault, so you can have 24/7 access to your financial life. All your account values and important documents such as wills, trusts and financial reports can be in one place - secure and readily available.



# 2 FACT AND FEELING FINDING

You've worked and earned money your whole life, but that income comes to an end the day you retire. That's the day you need to have a retirement plan in place that will help you leverage your saved assets to produce enough income to replace your old paycheck.

New Generation Retirement is designed to help you do just that.

## BALANCING RISK TO FIND REWARD

The second step of the New Generation Retirement system helps you understand where your assets are currently invested and the amount of risk to which they are exposed. You want your assets secure enough to generate a steady stream of income on the first day of your retirement, but still maintain enough market involvement and growth potential to generate future income.

Our company uses the Strategy Assessment, an interactive, online questionnaire to help understand your unique financial goals, needs and objectives.

This dynamic questionnaire gets smarter based on the data you provide and only asks questions that are relevant to your personal situation. It allows you to move forward in your financial decision-making process on your own time, at your own speed.

The Strategy Assessment begins with a risk analysis using a self-assessment called the Color of Money Risk Analysis, which delivers a numerical score and a brief explanation of your risk profile.

This analysis and your assigned score are designed to help you understand how you feel about potential investment gains and losses so you can appropriately allocate your

assets. Ultimately, how you organize your assets and balance their exposure to risk can have a significant impact on your retirement lifestyle.

Your Color of Money Risk Analysis score and your answers to questions in the Strategy Assessment will be recorded in Generational Vault.

As you move through the Strategy Assessment, it will help educate and empower you by explaining concepts and clarifying why certain questions are asked. By the end of the assessment, you will have a better understanding of your financial situation – and be ready for help addressing it.

The Strategy Assessment, along with your Color of Money Risk Analysis score, enables us to help plan your retirement strategy in a transparent and documented way, and helps you gain a more in-depth knowledge of the financial concepts covered in the reports provided in Step Three.

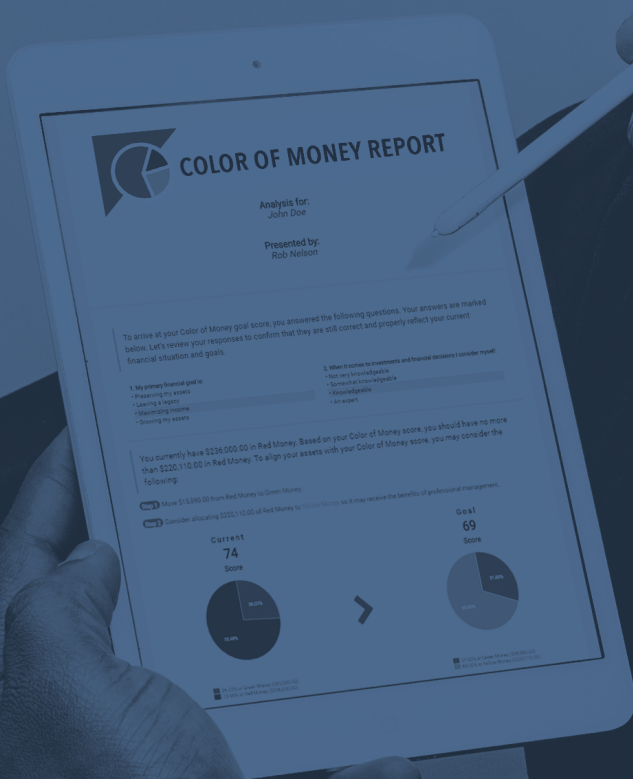


# 3 STRATEGY

We believe the assurance of a successful retirement is confidence – it's just easier to execute a plan you believe in. Retirement can be a time of great change and uncertainty, and being confident about your retirement can make all the difference.

In Step Three, we will examine key areas that are fundamental to successful retirement planning, which may vary based on your retirement goals but most commonly begin with an analysis of asset allocation and risk tolerance and include

a focus on income planning. Additional consideration and analysis is also offered to include asset maximization, legacy planning and tax strategies.





## ASSET ALLOCATION AND RISK ASSESSMENT

Step Three of the New Generation Retirement system continues with a comprehensive analysis of your asset allocation and risk. This is based on the numerical score revealed in your initial Color of Money Risk Analysis and information provided in the risk analysis section of the Strategy Assessment.

Every client who partakes in the New Generation Retirement system will receive a personalized Color of Money report, which offers an analysis of how your retirement and investment accounts should be exposed to risk and loss.

## INCOME PLANNING

We start the retirement planning relationship by evaluating if your income is adequate to maintain your standard of living. Your Social Security benefit is the foundation of your retirement income plan. We calculate scenarios using a Social Security Maximization report. This report illustrates when and how you should file for Social Security in order to help you maximize your lifetime benefit.

Once we understand the role Social Security will play in your income plan, we look at the rest of your assets to ensure they align with your retirement goals. This is only realized once we execute the Retirement Compass report, which helps you chart your income planning destination using tools that explore and maximize growth potential. The report shows multiple sources of income and the recommended strategy to take income throughout retirement.

It isn't just the amount of income that is important but how you manage the various sources of income. You will receive essential information to explore guaranteed\* income vehicles, assess the impact of investment income, and avoid common mistakes people make with their Social Security income.

When you partner with our company, you receive a comprehensive analysis of your options with the Social Security Maximization report and how it can integrate with the rest of your income plan using the Retirement Compass report. Both reports are made available to you online through your Generational Vault account.

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\*Guarantees are based on the claims paying ability of the issuing insurance company.

## ASSET MAXIMIZATION

Once we have designed your income plan, we will align your assets with your risk tolerance and growth expectations.

You may receive options that allow you to trade off some liquidity for additional growth or ones that allow you to take advantage of the latest managed money platforms. It may be appropriate to have some of your money in the market but reduce volatility.

You also gain access to the experts at Gradient Investments, LLC – an SEC registered investment advisor that provides professional money management services to our clients. Together with Gradient Investments, we help you realize your asset maximization goals, and this is best accomplished through Portfolio Analysis Review (PAR) and the interactive Asset Map software.

Using the PAR process, you receive a thorough written analysis of your investment portfolios that combines third-party statistics with a simple, easy-to-read report so you can identify the risks and rewards as well as the fees associated with your investment portfolios. The PAR process works in conjunction with the interactive Asset Map software to chart a course that will provide tangible alternatives for asset maximization.

## LEGACY PLANNING

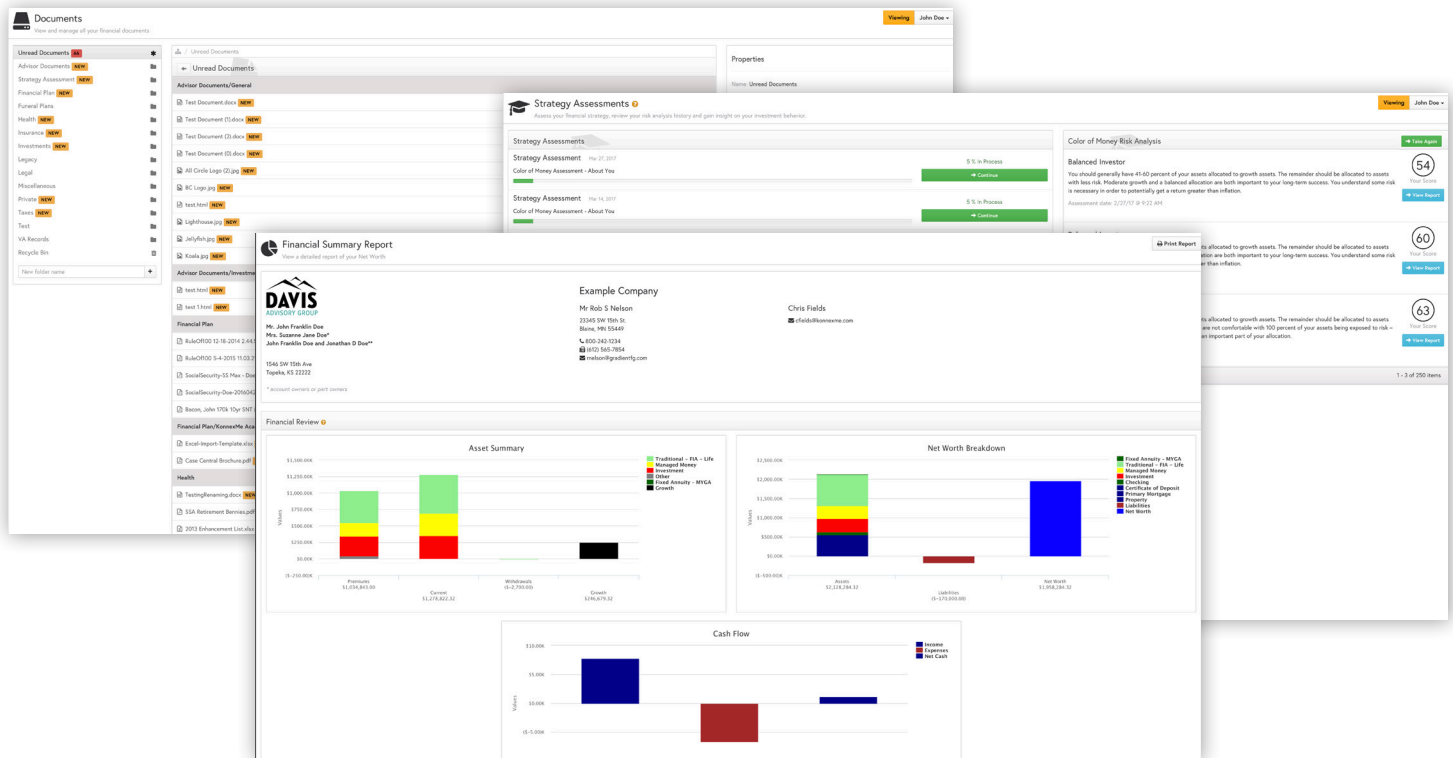
Our company believes legacy planning should be addressed after you establish a firm foundation for your retirement plan through proper allocation of assets and a well-constructed income plan.

The New Generation Retirement system offers support to those who are seeking to create generational wealth and maximize their legacy. When you partner with our company, legacy planning starts with an array of reports made available through Generational Vault.

## TAX STRATEGIES

During your lifetime, you will be faced with making significant financial decisions, and the consequences of those decisions can have a very significant impact on your financial future. The New Generation Retirement system allows us to review your goals and objectives to determine if and when we should incorporate dedicated tax strategies as part of your overall retirement plan.

Our tax strategy offering includes three tax reports focused on minimizing your tax bill as well as advanced planning options through unaffiliated third-party tax firms. Each report is placed in your Generational Vault for viewing.



# 4 SOLUTIONS AND EXECUTING

The New Generation Retirement system is designed to lead to solutions to solve a goal or objective uncovered early in the retirement planning process. The fourth step of our retirement planning system is where you will truly see the hallmarks of our organization – fiduciary, transparency and technology – come to life.

Any solution we discuss will be based on your facts, feelings, goals, objectives and the analysis we completed during Step Three: Strategy. Even years from now, it will be easy to see the process and priorities we used to arrive at a solution.

Our company represents a wide spectrum of product providers, which allows us to offer a wide array of financial products. For any potential product solution you might consider, you will be provided with any relevant company or product brochure, explanation, or illustration. It is important that you have all the information you need to understand your options for addressing your financial concerns.

Once a final selection has been made, essential information related to the selection is saved in your Generational Vault to ensure proper transparency.

Additionally, we continuously seek to make the process of completing the required paperwork to implement your selected solution as easy as possible through the use of the latest technology. We are pleased to offer efficient solutions, such as pre-populated and electronically-generated forms as well as e-signature capabilities, when appropriate.

Should the New Generation Retirement system lead to a recommendation, you should have confidence knowing that every step of the process has been documented through Generational Vault, thus ensuring we have upheld our commitment to act as a fiduciary and be transparent throughout our relationship.



# 5 ONGOING RELATIONSHIP

Helping you thrive in a new generation of retirement goes beyond any initial transaction and is based on our ongoing commitment to your retirement success.

## GENERATIONAL VAULT

Our company believes that technology to help you organize, manage and access your financial life is the foundation to successful retirement planning, and we use Generational Vault as well as a suite of technology accessible through Generational Vault to help deliver on our commitment.

When you partner with our company, Generational Vault provides you immediate access to your financial life, and you will instantly benefit from its power through increased communication, education and documentation available to you 24/7.

We haven't forgotten how important it is to leave a legacy. Whether financially or through the simple gift of sharing your collection of memories, Generational Vault will house your remembrances for your loved ones when you upload pictures, videos and other important keepsakes.

## BYALLACCOUNTS

Helping you stay up-to-date on your assets is an essential task as a financial services professional.

Our company stays current on your assets using a reporting technology that allows us to sync your insurance and investment assets, and deliver those account balances in an easily displayed format in your Generational Vault account. This means you have the power to access your account balances online, 24/7.

## WEALTH WATCH

Helping to alert you on gains and losses from the market can be an important role for a financial services professional.

Our company uses a revolutionary system that allows us to keep an eye on your assets by using "triggers" that will automatically notify us when your account value has gone above or below the thresholds you've selected. We have the capability to monitor your entire portfolio – fixed annuities, variable annuities, 401(k)s, IRAs, ETFs, stocks, bonds, REITs and more – no matter where you are, no matter where we are.

## CLIENT COMMUNICATION

Knowing that you have a financial partner is probably one of the most important responsibilities for a financial services professional to deliver.

When you partner with our company, it is our goal to maintain an active relationship with you. To best accomplish this, we rely heavily on Generational Vault to help deliver important messages and announcements to you throughout the year. It should be your destination for updated documents and educational material.

Moreover, we also recognize the value of a face-to-face relationship; ask us about how you can connect with us as requested or on an annual basis through Generational Vault's appointment request section.

## 5-STAR SERVICE

Our relationship will be guided by the principles that define our organization: fiduciary, transparency and technology. Throughout our work together, you can be confident knowing you have given careful consideration to your asset allocation, level of risk, income planning, asset maximization, legacy planning and tax strategies.

We believe the hallmarks of our company combined with our five-step New Generation Retirement system will result in five-star service and a long-term partnership for your retirement success.

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Some services may not be available to you at this time.



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