

Produced by



*Private  
Wealth*

3 R D A N N U A L

*Financial Advisor*

RETIREMENT SYMPOSIUM

Transformin  
g Your  
Practice  
From an  
Accumulating  
Business to a  
Withdrawal  
Business

MODERATOR

**Robert Powell**

Editor

*Retirement Weekly*

PANELISTS

**Andy Clipper**

Managing Director

*Citi Investor Services*

**Zach Parker**

Vice President

*Securities America*

# Foundations for Income Distribution Specialization

## 5 Key Components



# Why Is Income Distribution So Important?

A  
D  
V  
I  
S  
O  
R

C  
A  
R  
E  
E  
R



**Opportunity**



**Liability**

# Due Diligence

## ***Capturing the Income Distribution Opportunity:***

***A historical analysis of  
distribution philosophies and  
a solution for today***

### **Capturing the Income Distribution Opportunity**



A historical analysis of distribution philosophies and a solution for today.



 Securities America  
For Broker/Dealer Use Only.

3 R D A N N U A L

*Financial Advisor* **RETIREMENT SYMPOSIUM**



Private  
Wealth

Produced by

# Not All Clients are Created Equal

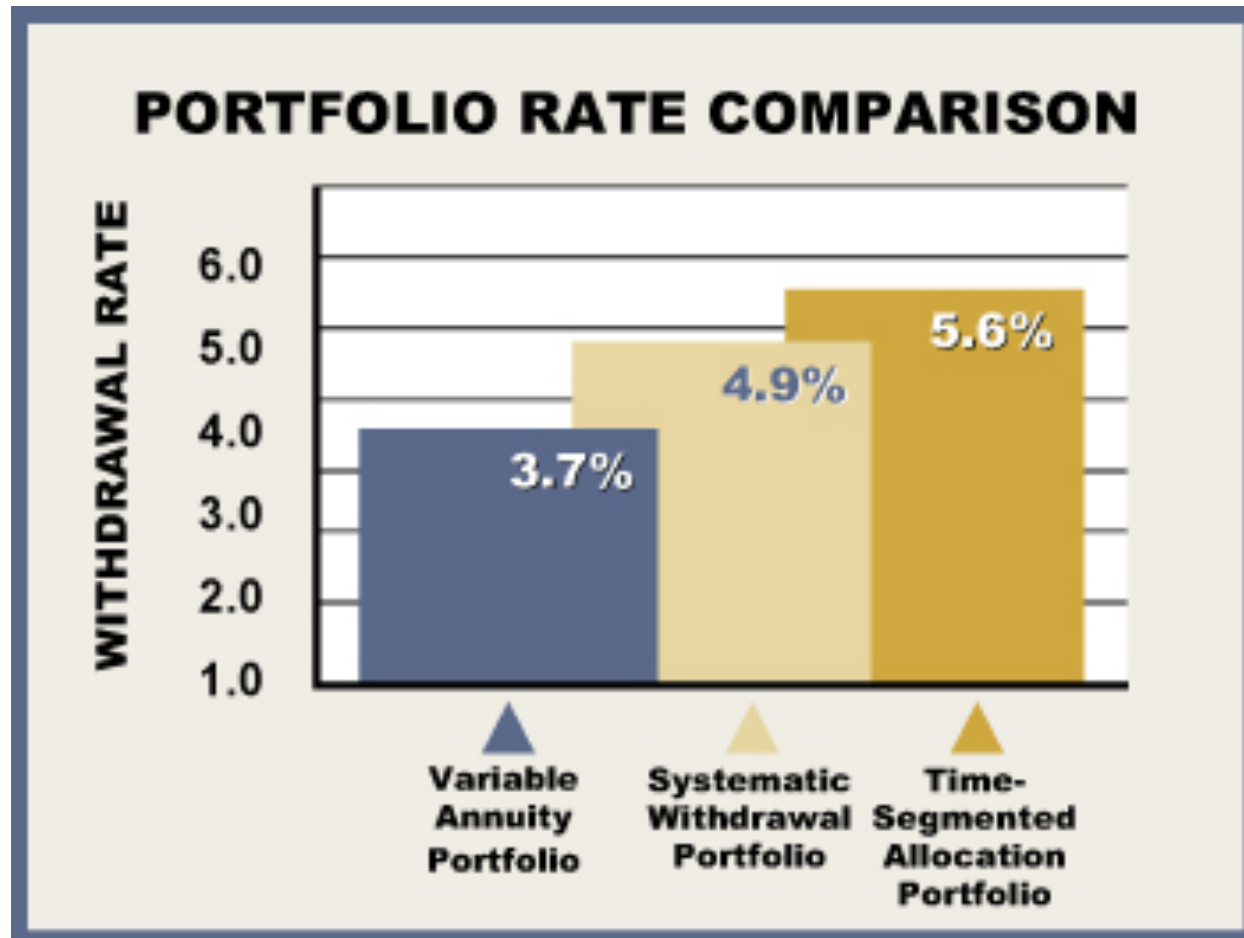
	Over-funded 2-4% Initial Withdrawal	Constrained 4-6% Initial Withdrawal	Under-funded 6% + Initial Withdrawal
HNW \$1,000,000 +	Actively Managed Segmented Strategy	Combined Segmented Strategy with Guaranteed Income	Advice-based Budget Planning Document Discussions
Mass Affluent \$250k - \$1 Million	Combined Segmented Strategy with Guaranteed Income	Combined Segmented Strategy with Guaranteed Income	Advice-based Budget Planning Document Discussions
Mass Market Under \$250,000	Productized Income Planning	Productized Income Planning	Possible Release

Concept Developed from RIIA Client Segmentation Model

# The historical success rate of three strategies were examined:

- Systematic Withdrawal
- Annuity with Guaranteed Minimum Withdrawal Benefit
- Time Segmented Model

90% historic success rate of providing 25-years of inflation-adjusted income and return of principal





<b>Emotional Benefits</b>		
<b>STRONG</b>	<b>MODERATE</b>	<b>WEAK</b>
<b>Variable Annuity With GMWB</b>	<b>Time-Segmented Allocation</b>	<b>Systematic Withdrawal</b>



# Recommendations:

- A combination of a time segmented allocation combined with a VA GMWB strategy
  - The guaranteed minimum income stream provided by the VA's can resonate greatly with clients and serve as a replacement for traditional defined benefit pension plans
  - The time segmented allocation, though not guaranteed, has historically provided the best opportunity to provide inflation adjusted income and return of principal

The Retirement Income Distribution Opportunity

## Marketing Yourself as an INCOME DISTRIBUTION SPECIALIST



 Securities America  
Your business growth expert.

3 R D A N N U A L

*Financial Advisor* RETIREMENT SYMPOSIUM



Private  
Wealth

Produced by

# Components of Branding

- **Branding You**

- Unique Value Proposition & “3-3-3 Speech”
- “*Specializing in...*” Tag Line
- “*Specializing in...*” Website/Brochure Language
- Seminars/Workshops

- **Branding your process**

- Branded Retirement Planning Process

# The NextPhase™ Planning Process

## 1 Discover

We'll get to know you and find out what's important to you. We'll learn where you are in life financially and when you expect to retire.

## 5 Monitor

We'll monitor your overall situation and make recommended changes when necessary and regularly report your progress toward reaching your goals.



## Define 2

We'll help you define your goals in writing by understanding your personal priorities. This will help us determine how much you'll need to produce a lifelong income stream to support a successful retirement.

## Design 3

Based on the personal and financial information we have gathered combined with your personal goals, we'll put together action steps we recommend to help you reach your goals. We'll present our proposal and explain each step so that you completely understand your options.

## Implement 4

Once you've decided to move forward, we'll help you implement each action step by working with you and other professionals.

3 R D A N N U A L

Financial Advisor RETIREMENT SYMPOSIUM

# Branding Your Process

## Provides Clarity on the Process

- Manages expectations
- Eliminates surprises
- Creates “buy-in”
- Makes you stand out

# Approach Agenda

- Customize Your Current Agenda
  - Branded Planning Process
  - Retirement Goals
  - Income Strategy
  - Pricing Model
  - Your topic

# Plan Design

- Consider Four Levers to Customize Plan
  - Need for Guaranteed Income
  - Risk Comfort Level
  - Emergency or Lump Sum Needs
  - Medical Care and Legacy



# Presentation Agenda

- Create Proposal Agenda
  - Retirement Goal Review
  - Present the “Strategy”
  - Present Product Recommendations
  - Product/Transfer Applications

---

## Talking to Clients About Overspending in Retirement



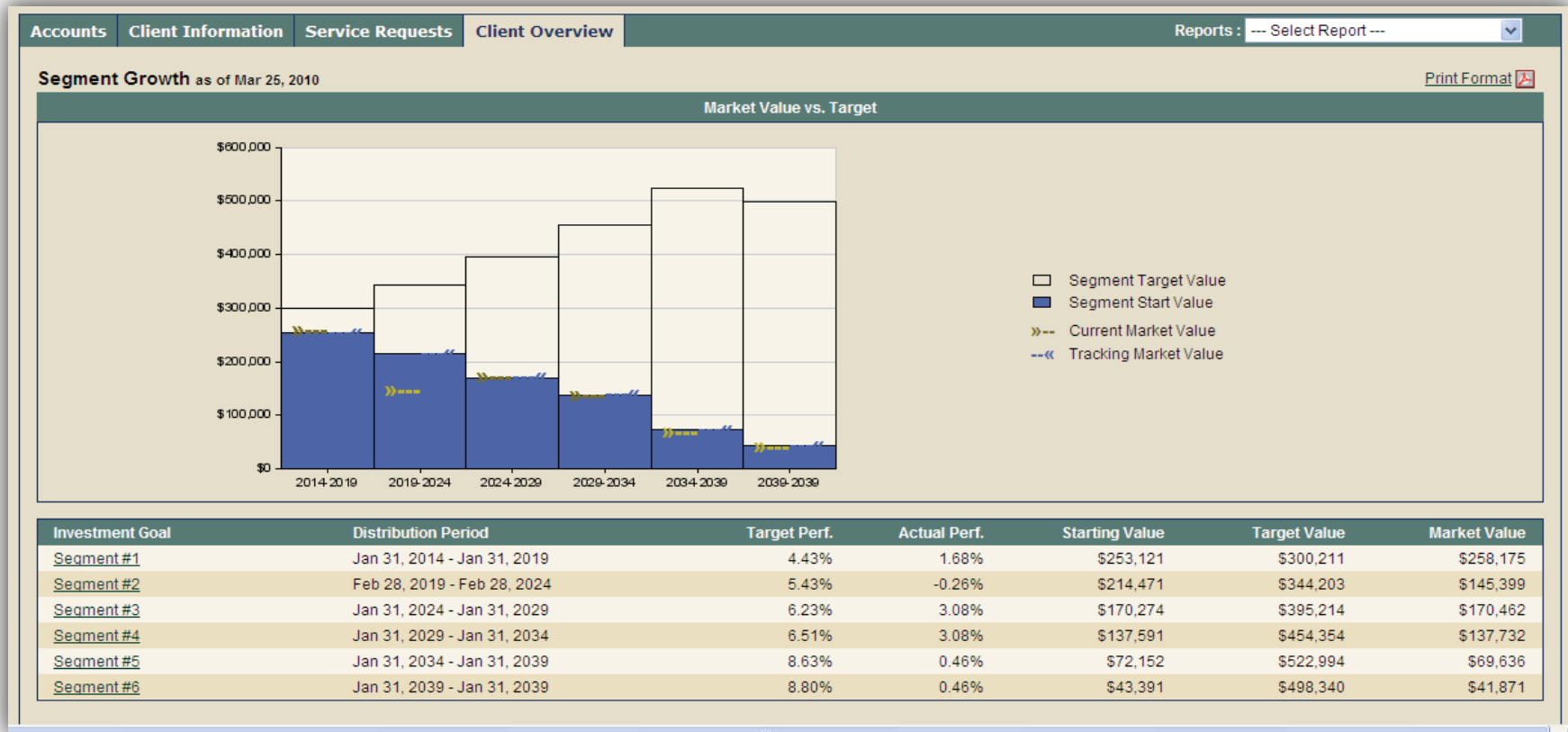
 Securities America  
Your business growth expert.

3 R D A N N U A L  
*Financial Advisor* RETIREMENT SYMPOSIUM

Produced by  Private  
Wealth

# Implement, Manage & Track Plan

- Create a process to efficiently implement, manage and track the plan.



3 R D A N N U A L

Financial Advisor RETIREMENT SYMPOSIUM

