Income Strategy
ZSAMPLE, Jane

**In Good Times/Upper Guardrail**
- If portfolio grows above: $1,390,000
- Income increases 10% to: $66,000 $5,500

Upper Guardrail - not leaving a mattress stuffed full of money

**In Bad Times/Lower Guardrail**
- If portfolio falls below: $930,000
- Plus inflation in growth years
- Income decreases 10% to: $54,000 $4,500

**Lower Guardrail** - not running out of money in retirement

Income Baseline: $1,111,000
Distribution Rate: 5.40%
Annually/Monthly: $60,000 $5,000

To Be Successful:
- War Chest of Cash and Bonds
- Strategic Rebalancing
- Careful Diversification
- Tax Efficiency
- Discipline

This strategy is designed to give you the highest possible monthly income, without jeopardizing your portfolio when (not if) the markets declines.

All numbers are based on Portfolio value as of 12/31/2016

Our attorneys would like us to remind you that this report is provided as a courtesy and is for informational purposes only. Only the statements you receive directly from the investment companies (e.g. Fidelity) should be considered official. While we spend a great deal of time and money ensuring the accuracy of this report, mistakes can happen. Thanks.