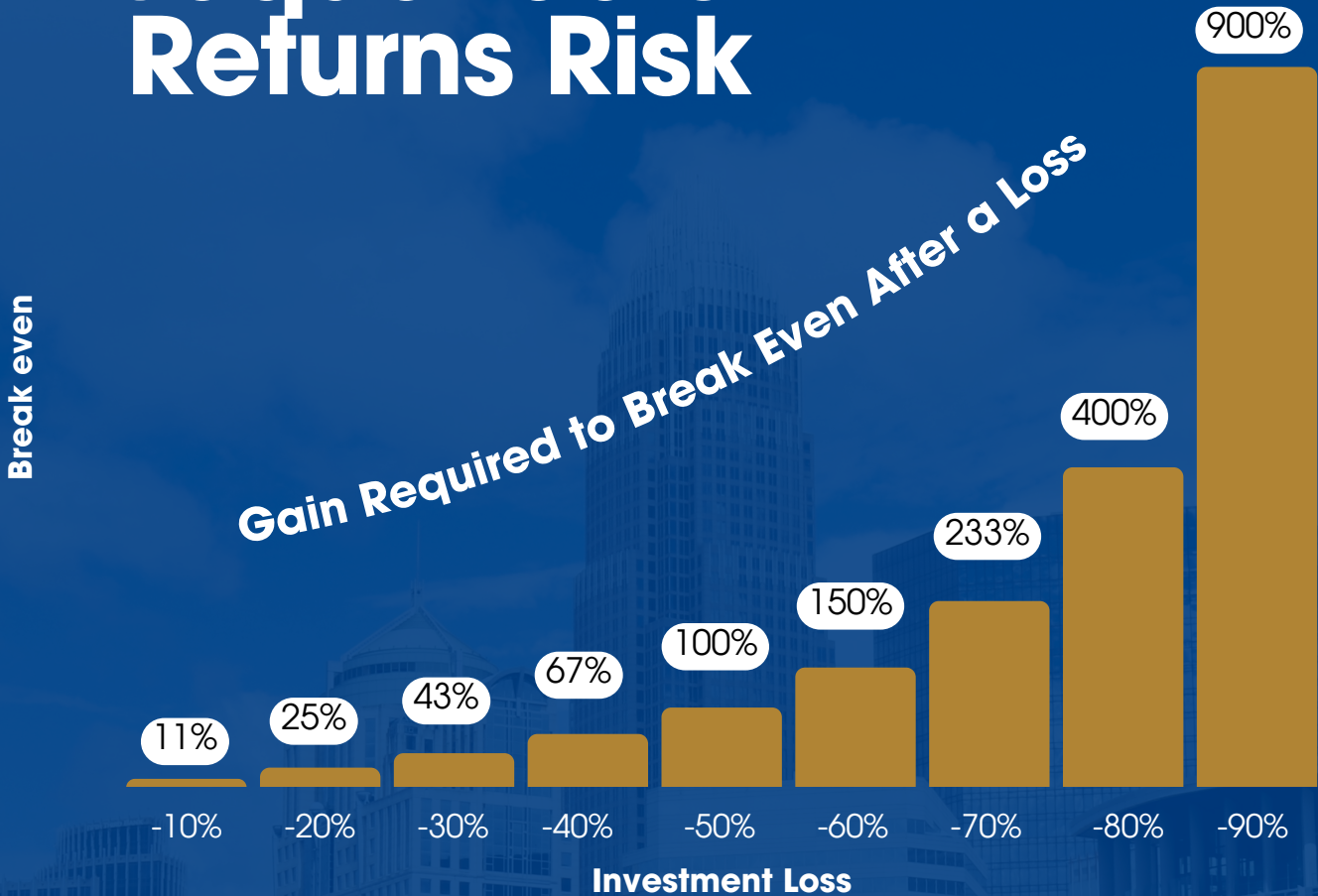
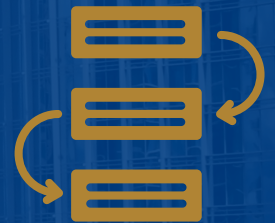


# Sequence of Returns Risk



US Markets Have Seen  
**14 INTRA-YEAR DECLINES**  
Since 2000

**THE ORDER OF YOUR  
RETURNS ARE CRUCIAL,**  
Not the Average.



WHAT IF YOU ARE **WITHDRAWING**  
From Investments  
**DURING DOWN YEARS**

**HOW YOU GO BROKE IN RETIREMENT**

Logo  
Here