NEED/GOAL BASED INCOME ALLOCATION

WORKING

SAVINGS
Delayed Goals
Future Needs

BONUS
Fluctuates
Used As Available
Variable

SALARY
Consistent
Regular
Inflation Adjusted
Reliable

LOVE

FUN

NEED

RETIREMENT

TRANSFER
Tax Efficient
Avoid Delayed Transfer
Privacy
Controlled Distribution

VARIABLE
Stocks
Equity Funds
Variable Rate Assets
Variable Products

FIXED
Social Security
Pensions
Fixed Rate Assets
Guaranteed Products