

NEED/GOAL BASED INCOME ALLOCATION

WORKING

RETIREMENT

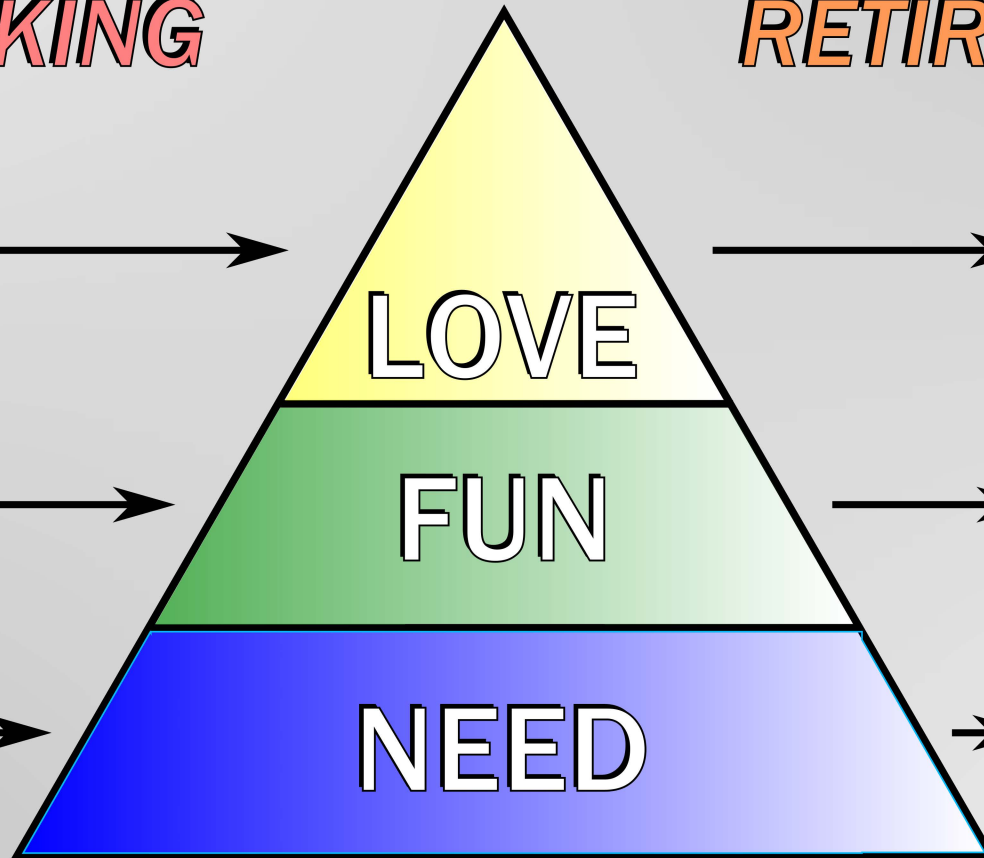
SAVINGS
Delayed Goals
Future Needs



BONUS
Fluctuates
Used As Available
Variable



SALARY
Consistent
Regular
Inflation Adjusted
Reliable



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

