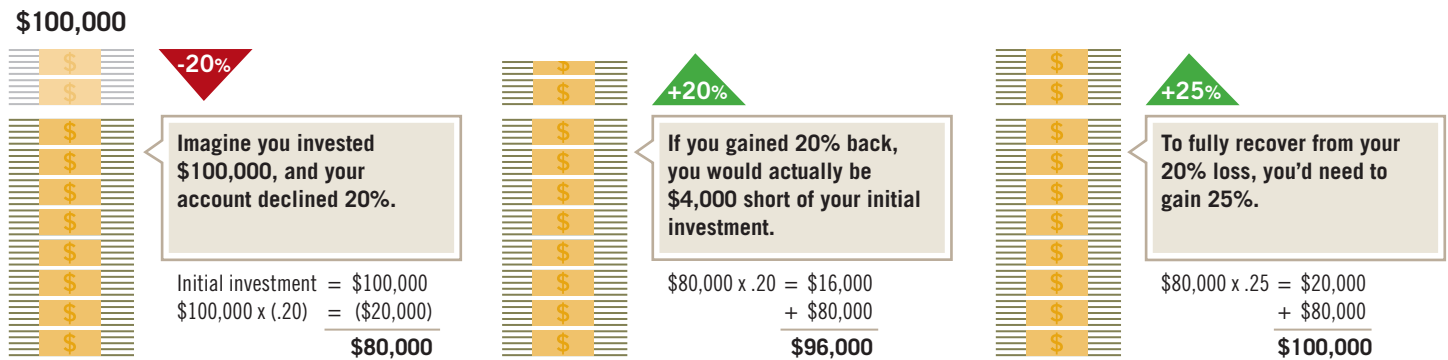
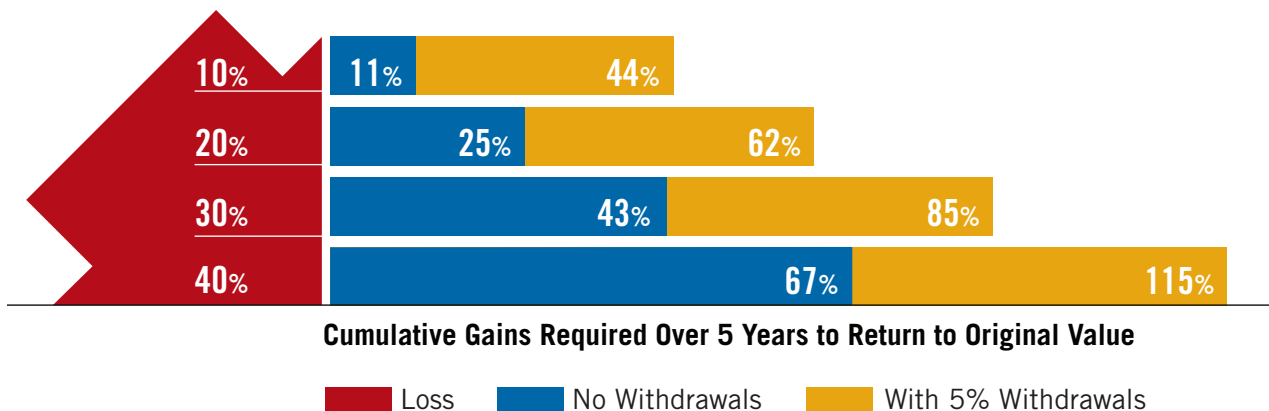


Losses Have a Greater Impact Than Gains



The Mathematical Catch-Up Game

The gain required to recover from a loss under normal circumstances is challenging, but look how much more difficult it is if you're taking distributions.



**WORK WITH
AN ADVISOR**

Retirement is complex and often requires a well-designed plan. An advisor can help guide you through every step of the way. Contact your financial professional about optimizing your portfolio to meet your retirement needs.