

# 5 SPEEDS ON THE ROAD TO RETIREMENT

*What is the Correct Speed to Reach Your Destination?*

SAVINGS	CURRENT INCOME	GROWTH & INCOME	GROWTH	AGGRESSIVE/ALTERNATIVE
<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p><b>5</b> M.P.H.</p> </div>	<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p><b>25</b> M.P.H.</p> </div>	<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p><b>55</b> M.P.H.</p> </div>	<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p><b>70-90</b> M.P.H.</p> </div>	<div style="background-color: yellow; padding: 10px; border: 1px solid black;"> <p><b>90-120</b> M.P.H.</p> </div>
<ul style="list-style-type: none"> <li>• Checking &amp; Savings</li> <li>• Money Market Accounts</li> <li>• Treasury Bills</li> <li>• Certificates of Deposit</li> <li>• Fixed Annuities</li> </ul> <p><b><u>ADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Stable Principal</li> <li>• Liquid</li> <li>• Short Term</li> <li>• Protection from Rising Interest rates</li> </ul> <p><b><u>DISADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Low Rates</li> <li>• Fluctuating Income</li> <li>• No Growth of Principal</li> <li>• Loss of Purchasing Power</li> </ul>	<ul style="list-style-type: none"> <li>• US Treasury Bonds</li> <li>• GNMA's</li> <li>• Tax Free Bonds</li> <li>• Corporate Bonds</li> <li>• Bond Funds</li> <li>• Fixed Annuities</li> </ul> <p><b><u>ADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Stable Income</li> <li>• High Current Income</li> <li>• Protection from Falling Rates</li> </ul> <p><b><u>DISADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Fluctuating Principal</li> <li>• No Growth of Income or Principal</li> <li>• Loss of Purchasing Power</li> </ul>	<ul style="list-style-type: none"> <li>• Blue Chip Stocks</li> <li>• Utility Stocks</li> <li>• Balanced Funds</li> <li>• Growth &amp; Income Funds</li> <li>• Convertible Bonds</li> <li>• Rental Real Estate</li> <li>• REITS</li> </ul> <p><b><u>ADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Potential Growth of Income &amp; Principal</li> <li>• Potential Hedge Against Rising Prices</li> </ul> <p><b><u>DISADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Lower Initial Income Compared to 25MPH</li> <li>• Fluctuating Principal</li> </ul>	<ul style="list-style-type: none"> <li>• Growth Stocks</li> <li>• Growth Funds</li> <li>• Raw Land</li> <li>• International Stocks</li> <li>• International Funds</li> </ul> <p><b><u>ADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Potential Growth of Income &amp; Principal</li> <li>• Potential Hedge Against Rising Prices</li> </ul> <p><b><u>DISADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Fluctuating Principal</li> <li>• Requires Patience</li> <li>• Lower Initial Income Compared to 25MPH</li> </ul>	<ul style="list-style-type: none"> <li>• Precious Metals</li> <li>• Commodities</li> <li>• Options Trading</li> <li>• Leveraged Real Estate</li> <li>• Small Business</li> </ul> <p><b><u>ADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Potential Growth of Principal</li> <li>• Diversifier</li> </ul> <p><b><u>DISADVANTAGES</u></b></p> <ul style="list-style-type: none"> <li>• Extreme Fluctuations in Principal</li> <li>• Requires Patience</li> <li>• Complicated Tax Prep</li> <li>• Possible Loss of More Than Initial Investment When Leveraged</li> <li>• Risk of Bankruptcy</li> </ul>

