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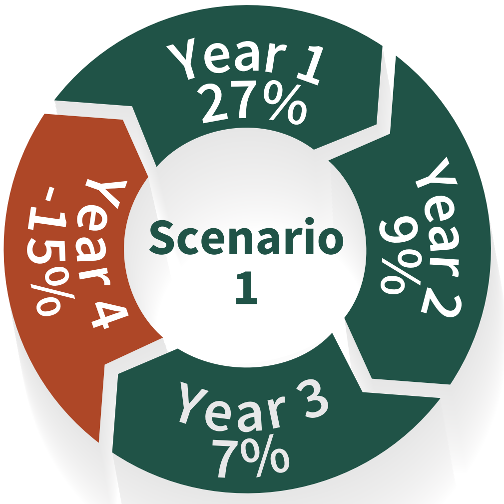
SEQUENCE OF RETURNS

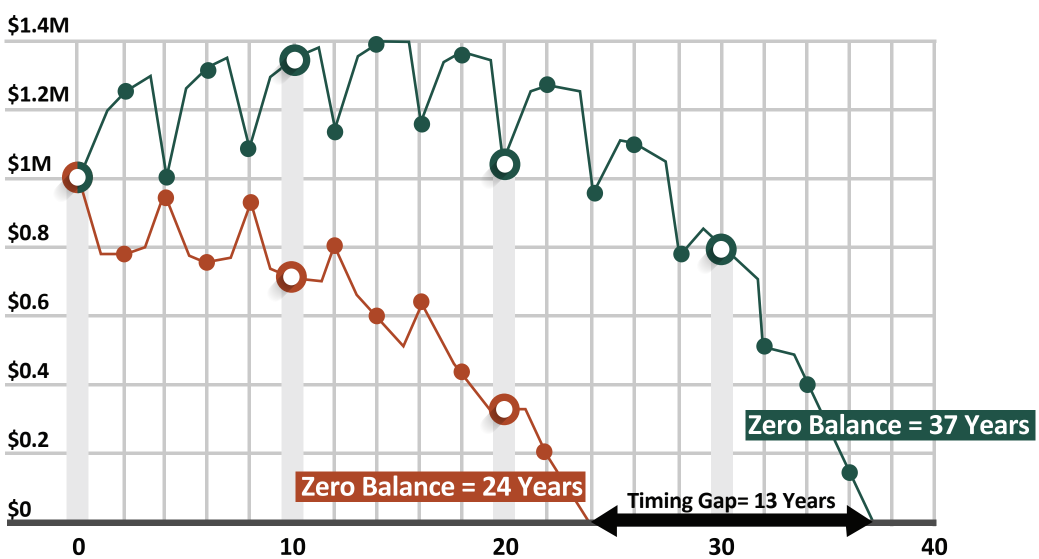
HYPOTHETICAL CASE STUDY

Jason & Kathy, Age 60 /// $1,000,000 Life Savings /// Annual Withdrawals: $50,000 *(adjusted 3.5% annually for inflation)* Let's explore how long Jason & Kathy could expect their retirement nest egg to last under up and down market scenarios at the onset of withdrawing income.



Income Distributions in an **Up Market**

Income Distributions in a **Down Market**



As illustrated above, by starting retirement income in a down market versus an up market, Jason & Kathy's retirement income could run out 13 years sooner.