

Rise

Retirement Income Solutions Enterprise®

THE RETIREMENT INCOME ALLOCATOR

page 1 of 2

MANY PRE-RETIRES are so daunted by the prospect of determining whether they can afford to retire that they seem to take the “I’ve made it this far, I can handle whatever retirement throws at me” approach. But there are few resources to help show how to efficiently and effectively turn retirement savings into retirement income ... until now that is!

We’ve developed a remarkable calculator that is a simple, easy-to-use, educational tool that helps your clients explore the process of turning retirement savings into retirement income. You can use this calculator to help start the retirement conversation with your clients in either one-on-one or group settings. This calculator can also serve as a powerful prospecting tool as it is also available in PowerPoint format.



Because there are so many complex variables that impact retirement income, we've made it easy to give retirement financial security some serious thought and to explore the key factors. The calculator helps answer such questions as: "How much retirement income can I generate from my retirement assets?"; "Will I have to work in retirement?"; "What portion of my income can be guaranteed to last as long as I do?"; "What portion of my income can potentially keep up with inflation?"; and "How much more income can I generate if I choose to relinquish control over a some of my assets?"



We challenge the thinking and give a new perspective on these questions. Your clients may learn some surprising things that may better equip them to understand the advice you give so they have the confidence to take action to be financially positioned to enjoy the kind of retirement they envision for themselves.

There are many characteristics that make this calculator unique and that raise the bar on what is possible:

- The calculator considers many factors – both those outwardly visible and those “under the hood” – that can have a significant impact on retirement income. It is very easy to explore “what ifs” and to pre-experience how certain choices can affect the potential retirement income.
- It separates assets and savings into four different tax-types since the order in which assets are turned into income can have a significant impact on the efficiency with which after-tax retirement income can be generated.
- It uses a mix of widely available methods for converting assets into retirement income and recognizes that there are ways to improve the amount



of retirement income and the degree of guarantee that that income will last for life. Every income producing method involves tradeoffs between the liquidity of retirement assets and lifetime guarantees on income, and between current purchasing power and future purchasing power. This calculator does not pick a single method to generate income but rather chooses an appropriate mix based on the tradeoffs selected. It allows exploration of the tradeoffs' impact on the potential retirement income.

- The calculator considers the sequence in which different income generation methods are used as these too can have a major effect on after-tax retirement income.

RISE



For further information, please contact your home office or marketing organization about licensing this tool for advisors, or contact **RISE directly at 770-518-8606 or rcarey@therisereport.com.**