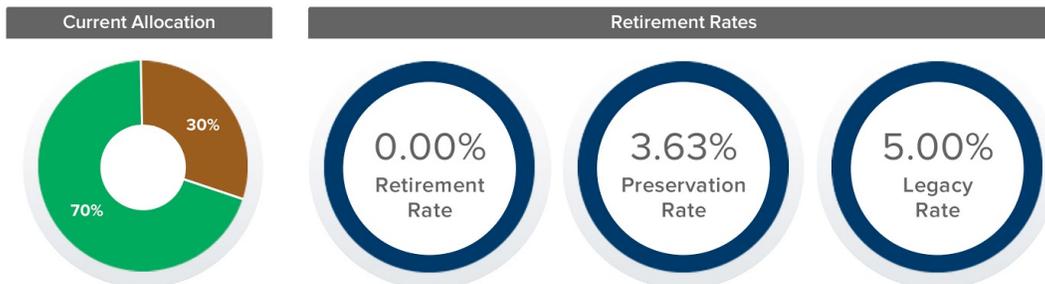


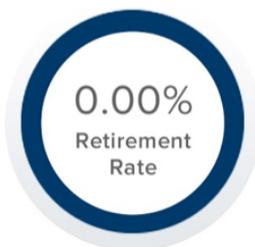
What if you could tell your clients the exact rate of return they need to **NOT** run out of money throughout their retirement? And, what if you could do it in a manner that is unbiased and logical based on mathematics?

The retirement planning process should not be based on financial products. Instead it should be based on a plan and process that provides the information necessary for making sound investment decisions. Our **six-step** process we call **Simplicitree** helps redefine the emotional risk question too many wrestle with as they build toward their financial goals. Instead of always fretting over how one feels about risk, this process takes a different approach by answering the following question:

How much risk do you **need**?



By taking this approach, an advisor is able to serve a wide range of prospects based on their net worth and ultimate priority. This process calculates the rate of return needed to achieve one of three goals, not run out of money, live off of interest and preserve principal or leave a financial legacy.



**Retirement Rate:** This calculation will determine the absolute minimum rate of return **needed** to ensure a clients assets will last until their assumed date of death. This rate of return will not serve as a target but rather as foundational knowledge required for making appropriate investment decisions.



**Preservation Rate:** This calculation will determine the rate of return needed to preserve a clients starting assets value throughout their retirement. This rate of return is valuable to the prospect who wants to live off their interest and preserve their principal.



Legacy Rate: This calculation will determine the rate of return needed to achieve the asset value at death the client desires to leave as a legacy. This addresses the clients, not worried about running out of money, but desiring to leave a portion of their estate to heirs or charity.

Once a client has determined their goal, the corresponding rate of return becomes the basis for making appropriate financial decisions; whether the focus is on growth or income.

Also through this process clients will be able to see a year-by-year accounting of their income needs and accumulated asset value to ensure they stay on track throughout retirement. Being able to track progress and realize income year after year breeds growing confidence throughout retirement.

**Simplicitree provides a pathway which stays with you for a lifetime.**

### **Demogronomics - the second parallel.**

Demogronomics provides you and your client a solid, manageable and understandable implementation framework for their Simplitree plans.

Demogronomics is a high-level view of our economic system, giving a blend of Demographics - the counting of people - and Economics. Together they form a clearer perspective of global commerce, business growth and consumer expansion waves over time. We have found that when you count generations of people first - and allow for their normal demands over a lifetime, then one sees that a logical, more productive understanding of commerce follows.

## **DEMOGRAPHICS + ECONOMICS**

Demogronomics is not a crystal ball approach nor was it ever intended to be. Historically, though, it has provided a logical framework for understanding “what’s next?” in our economy. When we begin to understand the basic fundamental that people make markets, we also begin to see that demography drives economics - and not the other way around. Instead of the proverbial “build it and they will come”, we begin to think “they are coming - we better build it...” It can provide a more productive planning perspective.

History shows the stumbling block for too many in their investment planning is the lack of patience. Indeed, we have found that those who understand the Demogronomics perspective can have more confidence in implementing their investment and financial



before them, the people who will impact our world for the next 50 years - are already alive and moving forward.

- Yes, these waves of change can be slow at times.
- The mistake is to assume their pace is somehow indicative of their existence.
- This is where surprises come from over time.

Massive demographic waves of change are slow - but very readable and over time, easy to understand.

### The growth goal for you?

We provide these tools to advisers to help their clients understand the importance of discipline in the process of successfully planning for their retirement and other financial goals. By using these tools, we have found advisers and their clients gain more confidence in their financial pathway ahead.



Besides, what good is having a great plan if one does not have the discipline to follow it?

By combining **Simplicitree** and **Demogronomics**, you provide clients a revolutionary set of planning and investment guiding principles which help reduce the damage of short-term judgment. Doing so can lead to more effective decisions in meeting financial goals. In the process, you help clients leave fearful reactions and guessing to the rest of the crowd and rely instead on patience and knowledge as a more productive foundation.

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