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# Bucket Bliss.

## A Strategy that Simply Makes Sense.

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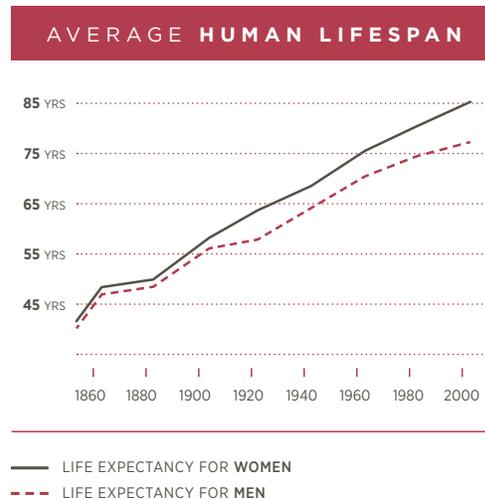
One of the most important decisions you make in life occurs at the point in time when you declare your retirement and replace your regular, steady income with income from your investment accounts to support your “Golden Years.” You want your retirement to be full of great memories regardless of how you choose to spend them.

You need to know if you can afford to spend your time traveling, pursuing recreational activities, doing charitable work, purchasing a vacation home or just spoiling your grandkids! **Simply put, you want to maintain your chosen lifestyle and NOT run out of money.**

Whether you are old or young, retired or still working, there are a number of additional questions that complicate this decision.

### THESE QUESTIONS INCLUDE:

- ▶ How much money do I need for retirement?
- ▶ At what age can I afford to retire?
- ▶ How long am I going to live?
- ▶ How much can I afford to spend each year during retirement?
- ▶ What impact will inflation have on my retirement?
- ▶ How do I make my retirement money last as long as possible?



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The answer to some of these questions require a safe, steady, predictable income to replace the income that was previously supplied by your chosen career. To ensure a safe, predictable income, you must put some of your money into fixed-income investments. These investments however, will not yield sufficient returns for those distant years that you must leverage so you don't run out of money later in retirement.

The answer to the rest of the questions require investments that give you the greatest potential for growth but aren't necessarily designed to provide safe, steady, predictable income. You certainly can't put all of your money into aggressive investments that could go way up, but could also go way down, risking your sacred retirement money.

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## THEREIN LIES THE MAIN ISSUE FOR YOU AS YOU CONTEMPLATE RETIREMENT.

*“How can I insure that the money I need in the near term is safe and predictable, and not subject to the day-to-day market fluctuations, while I simultaneously put myself in a position to receive the long-term market returns required to provide an increasing income stream throughout my entire life?”*

The **Bucket Bliss** Strategy creates “*buckets*” of investments appropriate to the time frame in which the income need is anticipated.

## HERE IS HOW THE DIFFERENT BUCKETS WORK.



**Bucket #1** is built with very safe, secure investments that are designed to provide you with a dependable and predictable income for the first five years of retirement.



**Bucket #2** Since you have the first five years to let your money grow before it is needed, you can choose investments that are designed to grow for five years and then provide income for the second five years of retirement.



**Bucket #3** gives you a ten year period for the investment to grow before you need the money for income. Therefore, you can select investments that allow you to maximize your returns over that time frame.



**Bucket #4** works the same way as Bucket #3 but you have fifteen or more years to let it grow. This gives you the necessary time to withstand the ups and downs of more aggressive investments.

The **Bucket Bliss** Strategy is not a one time hit. It's a fluid, adaptive strategy that has been repeated again and again. It's designed to give you the retirement income you've worked so hard for. But it's not a generic strategy you can easily implement by yourself. It's tailored to your goals, your objectives, and your financial situation by a financial advisor who can put a plan in place to make your retirement dreams come true. No doubt your plan will need adjusting over time as the market swings, inflation fluctuates and your lifestyle changes. A professional financial advisor can ensure your **Bucket Bliss** plan stays on track.

These basic concepts help you maximize your retirement income and avoid the two most common problems you face in your retirement years. Namely, spending too much and running out of money before you run out of life, and spending too little and thus leaving opportunities foregone that would have provided you with a **full and abundant life during your retirement.**

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*Bucket Bliss will help you complete your **Bucket List**.*



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