

# The Lifetime Income Model

Live for today with a sense of security for tomorrow.

## Will you have enough income to maintain your lifestyle throughout your retirement?

The *Lifetime Income Model*<sup>™</sup> is designed to analyze and implement a strategic retirement distribution plan with a goal to help increase your income and minimize risk while providing tax efficiency and preservation of assets.



### TIME

*Which assets should be used first?*

This dynamic Lifetime Income Model<sup>™</sup> is designed to help meet current needs while allowing other assets the opportunity to grow until they are needed. By allocating your assets into a series of time-sensitive distribution phases, we can efficiently organize your income needs throughout your lifetime.



### NEED

*Is there enough money saved?*

Inflation, longevity and taxes can all impact retirement income needs. Our system can help illustrate how long your money may last so you can plan your lifestyle accordingly. With many of us spending one quarter of our lives in retirement, it takes an experienced advisor, along with a sophisticated plan, to navigate these complexities.



### TOLERANCE

*Are my assets in the appropriate places?*

A well-diversified portfolio\* by asset classes, tax strategies and income needs can help reduce the volatility of your overall portfolio. Your investments should be managed prudently and fit your financial goals. Leveraging the strategies of the Lifetime Income Model<sup>™</sup> can help increase your potential toward financial success.

## THE LIFETIME INCOME MODEL<sup>™</sup>

Some firms only consider your age for retirement planning. The trained advisors at DK Wealth Management LLC provide you with customized plans and personalized solutions to address your specific needs. While our process is structured, the quantity of portfolios, the asset allocation mix and the time horizon is based on your individual circumstances, needs, goals and risk tolerance. The result is a comprehensive road map to help guide you toward your financial success<sup>1</sup>.



<sup>1</sup>The following is an illustration of a typical LIM asset allocation. Individual asset allocations may vary.

Solid strategies for changing times<sup>®</sup>

\*There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. No strategy assures success or protects against loss. Investment advice offered through Integrated Financial Partners, doing business as DK Wealth Management LLC, a registered investment advisor. Joshua J. Bodenstadt is a solicitor to Integrated, compensated for solicitor services. Joshua J. Bodenstadt does not provide investment advice. Joshua J. Bodenstadt is not affiliated with Integrated Financial Partners.

