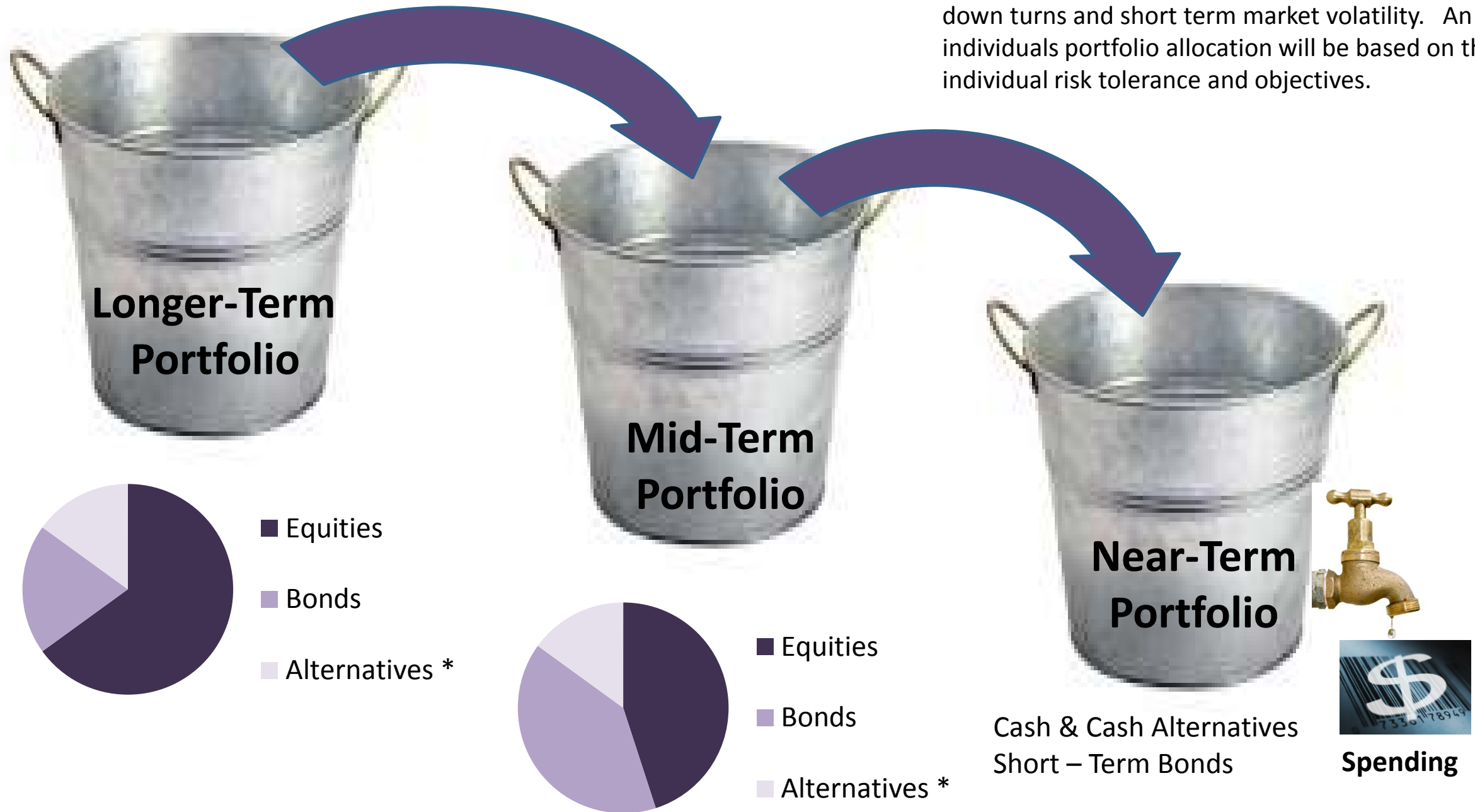


Time Based "Bucket" Approach

Aligning your time horizon with an investment approach may help you be more comfortable with maintaining a diversified portfolio during market down turns and short term market volatility. An individual's portfolio allocation will be based on their individual risk tolerance and objectives.



* Alternative investments include hedge funds, private equity funds, managed futures, and Real Estate Investment Trusts. Most alternative investment assets are held by institutional investors or accredited, high net worth individuals because of their complex nature, limited regulations and relative lack of liquidity. Traditional asset classes include Equities, both domestic and international; Fixed Income (bonds); and cash.

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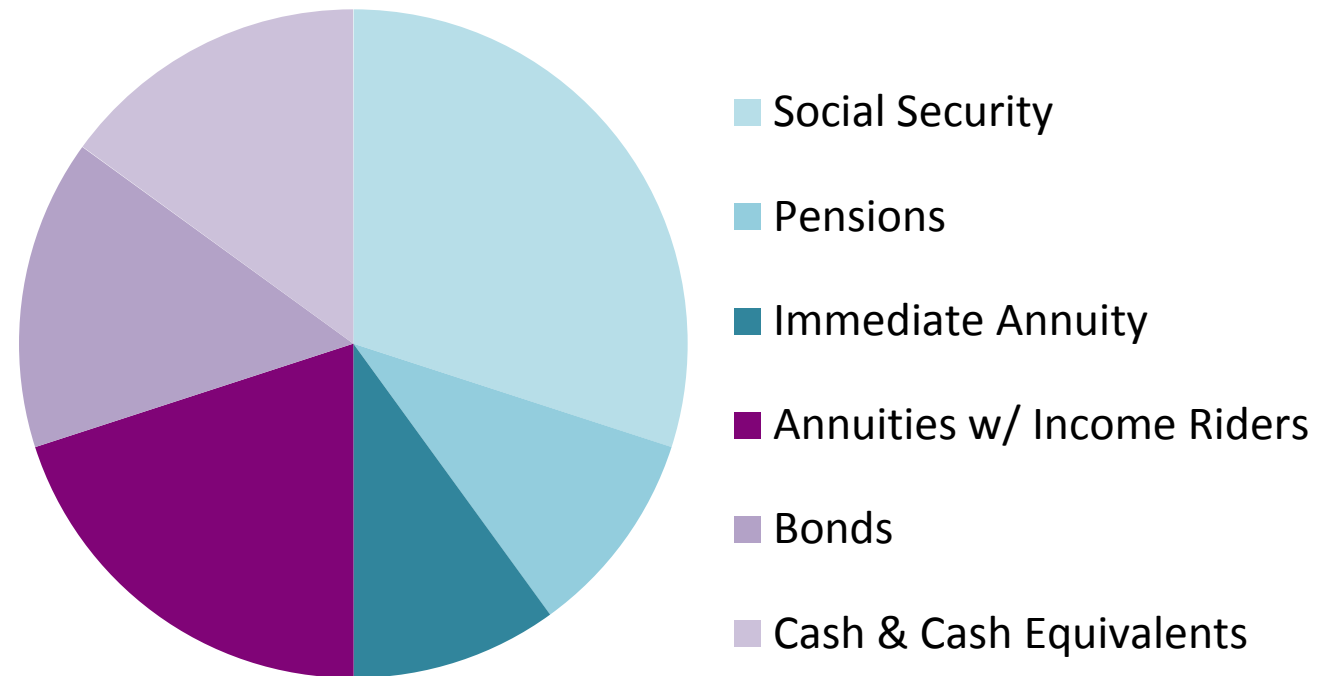


Spending

Your Near-Term Portfolio

Your Near-Term Portfolio will be unique to your circumstances. Your sources of income may include Social Security, Pensions, Immediate Annuities and Annuities w/ Income Benefit Riders. These income sources create the foundation of your monthly income.

If you have a shortfall in your monthly income then a portfolio of Short Term Bonds and Cash can be created to make up this shortfall. The amount allocated to your Short-Term Bond and Cash portfolio should be enough to cover 2 to 3 years of income, plus a buffer for emergency reserves.



Diversification and asset allocation strategies do not assure a profit or protect against loss. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Please review the prospectus or consult your financial advisor for details.



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Your Near-Term Spending Bucket

Monthly Income Sources:

- * Social Security for _____ \$ _____
- * Social Security for _____ \$ _____
- * Pension for _____ \$ _____
- * Pension for _____ \$ _____
- * Pension for _____ \$ _____
- * Immediate Annuity Income \$ _____
- * Annuity w/ Income Benefits \$ _____
- * Annuity w/ Income Benefits \$ _____
- * Other Income \$ _____

Total Monthly Income \$ _____

Monthly Short-Fall:

Monthly Expenses – Monthly Income = Short-Fall

\$ _____ - \$ _____ = \$ _____

Short Term Bond and Cash Portfolio:

- * Monthly Short Fall x (n) Months
\$ _____ x _____ = \$ _____
- * Emergency Reserves \$ _____

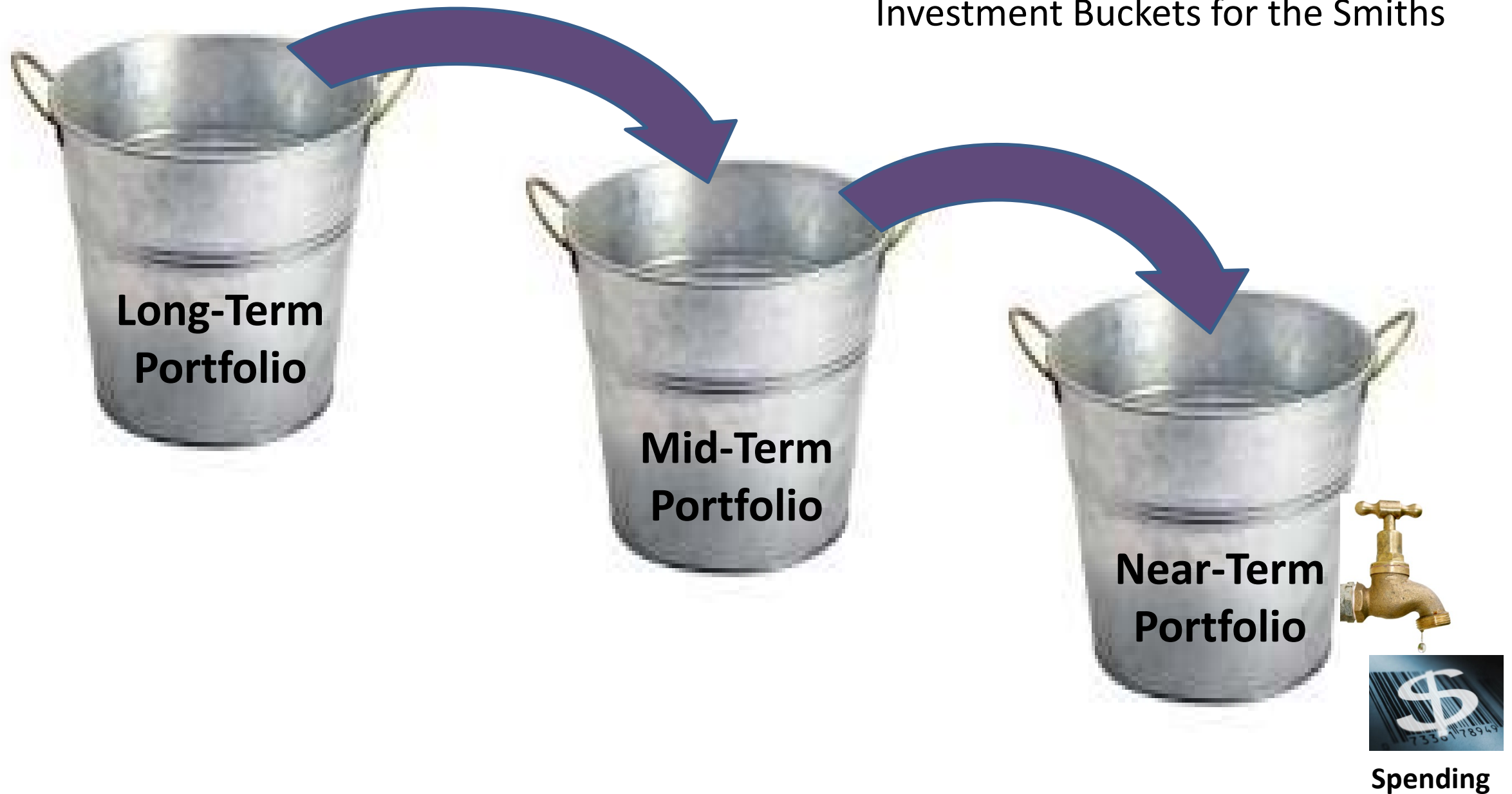
Total Near Term Portfolio \$ _____

The assumptions used in this analysis are based on information provided and reviewed by you. Please review all assumptions used to ensure the accuracy and reasonableness of the assumptions. The smallest of changes in assumptions can have a dramatic impact on the outcome of this analysis. This analysis does not constitute advice in the areas of legal, accounting or tax. It is your responsibility to consult with the appropriate professionals in those areas either independently or in conjunction with this planning process.

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Investment Buckets for the Smiths



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