



Developing Your Retirement Income Plan



Developing a plan
to provide you
retirement income
for life!

Would your answers to ALL these questions make you feel financially secure for retirement?

- Do you understand the impact inflation has on your future retirement income?
- Do you know what a reasonable withdrawal rate is for your assets?
- Do you have a plan to make sure your buying power lasts your lifetime?
- Do you understand the tax impacts of withdrawing assets from different accounts?
- Are you unsure how to maximize the Social Security benefits for you and your spouse?
- How will you pay for health care costs, if you retire before becoming eligible for Medicare?
- Have you considered the impact that a long-term care need will have on your retirement assets?
- Is your retirement income protected if the economy experiences another major decline?
- Are your investments too conservative because you are concerned about the economy? Has your retirement income declined as a result?
- Do you have a plan in place to combat rising health care costs?
- Do you know what rate of return your investments need to earn for you to reach your income goals?
- Is your income from CDs not enough to maintain your lifestyle?
- Are you currently working with an advisor who specializes in retirement income planning?
- Has the decline of income recently from CD's affected your lifestyle?

We Offer...

Income Planning

Asset Protection

Retirement Planning

Tax Reduction

Investment Consulting

Estate Consultation

Long Term Care Planning

Social Security Planning

Tactical Money Management

Investment Withdrawal Strategies

**All services designed to help
provide you with income for life!**

Our Mission

**Partnering with you to
build a personalized
retirement income plan to
maximize your income and
protect your assets.**



Did You Know:

It is estimated that a 65-year old couple retiring in 2010 will need approximately \$240,000 to \$415,000 to cover medical costs in retirement!

What are YOU doing to prepare for these costs?

WealthCare Partners Retirement Income Planning Process

1st We help clarify your retirement income goals.

2nd We review with you the different strategies to achieve your goals via graphs, charts, printed detail and discussion. You will then decide which retirement income goals you would like to achieve.

3rd After you have chosen your goals, we will design a plan to achieve your goals and confirm that the plan meets your true needs.

4th We will oversee your plan implementation and make sure the plan is in place as you requested.

5th We will continue to monitor your plan and communicate with you to help you stay on track throughout your retirement years.

Disclaimer: Programs and products designed to provide individuals with lifetime income are not to be considered a guarantee. Past performance is not indicative of future results. In some instances investors may be relying on the claim paying ability of an insurer.

Did You Know:

There is a 50% chance that at least one member of a 65-year old couple will live to age 92!

Have you created a retirement income plan that will ensure your assets will last that long?

Are You Prepared?

Bond prices and interest rates are inversely related—when interest rates go up, bond prices go down. Are your investment assets too heavily weighted in bonds after this last market decline? In the coming years, interest will rise higher from the current all-time low levels. Do you know you may be exposing yourself to this interest rate risk?

Personal Responsibility for Retirement

Only one in five households are currently eligible to receive a pension in retirement.

Social Security, once a foundation of retiree income, now only provides about 20% of the average household's retirement income!

Now, more than ever, it is crucial to have a plan to reach your retirement goals. The responsibility is on you!

Five Key Risks to Retirement Income Planning

1. **Longevity Risk**– many retirees underestimate their life span and risk outliving their assets
2. **Health Care Expenses**– rising health care costs and long term care needs can impact future retirement income
3. **Inflation**– increases in the costs of goods which can erode the buying power of assets
4. **Asset Allocation**– investing too conservatively can lead to greater risk of outliving assets
5. **Withdrawal Rate**– too high of withdrawals from one's assets may cause depletion of assets prematurely

Would you like to have a plan to help combat these retirement income planning risks?

WEALTHCARE PARTNERS

CARING FOR YOUR COMPLETE FINANCIAL FUTURE



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**Are you working
with an advisor
who is a
Retirement Income
Specialist?**

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