

STRATEGY

Traditionally, firms have worked to develop retirement plans by employing the conventional strategy of creating a portfolio consisting of different assets in different asset classes. Then during retirement, you simply withdraw from those assets to meet your income requirements. However, when we're met with sustained periods of very low interest rates, coupled with extreme volatility in the equities markets, we're faced with the problem of

“How do I withdraw money, which I need in order to live, and not deplete my assets before I'm gone?”

At **Strategic Retirement Income, LLC**, we employ a different strategy. Our solution consists of utilizing annuities, for their inherent benefits of being able to provide consistent income, along with privately managed accounts that have low risk, low volatility and an historical record of excellent returns (as outlined on our Portfolio page). Then we go a step further and arrange these accounts into time segments based on your longevity and risk tolerance to help you achieve your retirement income goals.

When you start out in life, you may create an account to purchase a car, a home, to provide for your children's education or to start a business. Whatever your plan, the point is you plan over time for different times in your life – you've segmented your accounts to meet certain goals within certain time frames. However, as we reach retirement age, we seem to think one account without any goals or time frames attached to it will somehow still meet our changing needs. But retirement has many stages and can last some time. Segments based on time – immediate income, future income, recovery of principal and legacy – are areas that need to be addressed in planning for your future.

Our strategy has proven to be very successful and flexible in allowing the retiree to plan for the varying stages of the retirement years. By segmenting your retirement funds, just as you segmented your earning funds, you are better able to assure you will be able to meet your goals and objectives both now and throughout your lifetime.

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Advisor. Insurance and annuity products are sold separately through Strategic Retirement Income, LLC. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisors, Fidelity, Security Benefit Life and FCStone.