



PERSONALIZED RETIREMENT DISTRIBUTION STRATEGIES



It's Also About Cash-Flow...

When it comes to retirement, most pilots think in terms of finding a suitable investment portfolio that will hopefully last them as long as possible. If making your assets last throughout your lifetime and possibly leaving a legacy behind is important to you, then creating an effective distribution strategy is paramount to the success of your overall retirement plan.

Properly distributing assets and living off the proceeds is one of the most complicated and long-lasting parts of your retirement. Since not all financial advisors are actual financial planners, creating a strategy for the actual monetization of a portfolio or cash-flow strategy, is not a familiar concept to everyone.

At ARS, creating a personalized distribution strategy is a core part of every customized wealth plan we create. Prior to each distribution, we take the following key factors into consideration:

- 1) Individual Investments:** Which cycle are my investments on? Is the market up or down?
 - ✈️ Liquidating the wrong holding can have a dramatic impact on the overall performance of your investments. It is crucial to make each distribution deliberate and **"Investment Efficient."**
- 2) Taxes:** What is the taxable impact of your distribution? Is it possible to stay at a lower tax bracket?
 - ✈️ Each distribution from a retirement account is taxable as ordinary income, which could push you into a higher tax bracket. ARS will take ALL of your investments into consideration as part of your overall taxation strategy. If done properly, this could save you tax dollars.
- 3) Unexpected Expenses:** How will you accommodate for unplanned needs? From which investment will they be sourced?
 - ✈️ At ARS we employ a customized distribution structure that guides your investments and funds your retirement over varying time periods. Each invested dollar works independently but is part of a dynamic strategy that can accommodate your cash-flow needs and even adapt for unexpected expenses.

Call Us To Learn About Creating A Retirement Cash-Flow Strategy That Will Work Long-Term For You And Your Family.