MetLife

retirewise®
Establishing Your Retirement Income Stream

PlanSmart®
a financial education series for employees
What is important about retirement planning to you?
Building your “retirement house”

Accumulation

Expenses

Tax strategies

Retirement income planning

Legacy

Benefits

Goals
Accumulate Assets

- Turn assets into income
- Manage risk, not just money
- Make the most of what you have
You may have a longer retirement than you’d think.

**KEY TAKEAWAY**

- **Male**
  - Popular retirement age: 65
  - 50% chance of living beyond: 85
  - 25% chance of living beyond: 92

- **Female**
  - Popular retirement age: 65
  - 50% chance of living beyond: 88
  - 25% chance of living beyond: 94

- **Couple**
  - Popular retirement age: 65
  - At least one person has a chance of living beyond: 92
  - 25% chance of living beyond: 97

Source: Society of Actuaries 2000 Annuity Male and Female Tables
90% probability of success

<table>
<thead>
<tr>
<th>Initial withdrawal rate</th>
<th>Years Income Will Last</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.00%</td>
<td>10</td>
</tr>
<tr>
<td>6.50%</td>
<td>15</td>
</tr>
<tr>
<td>5.50%</td>
<td>20</td>
</tr>
<tr>
<td>4.50%</td>
<td>25</td>
</tr>
<tr>
<td>4.00%</td>
<td>30</td>
</tr>
</tbody>
</table>

Source: T. Rowe Price Associates, Inc., 2008. The Monte Carlo simulation used in this example assumes the following: The dollar amount of withdrawals is increased at a rate of 3% per year to account for inflation (historical average from 1926-2006 is 3.07%); the behavior of the hypothetical asset portfolio is based on historical data from Ibbotson Associates: Stock analysis is based on the S&P 500 Composite index. Bond analysis is based on a US Long Term Corporate Bond index. This example uses a hypothetical 60% stock, 40% bond portfolio and the effect 3% inflation-adjusted withdrawal rates have on the end value of the portfolio. We used 5,000 scenarios based on historical averages within the period from 1926 to 2006 to determine how a portfolio might have performed. We reduced the annual performance of the stocks by 1.09%, which we believe is a reasonable assumption for the average fund expenses for equity mutual funds. We reduced the annual performance of the bonds by 0.72%, which we believe is a reasonable assumption for the average fund expenses for bond mutual funds.

KEY TAKEAWAY

You may not be able to take out as much of your investments as you think
Which portfolio, in retirement, has the greatest chance of generating sufficient income in retirement?

<table>
<thead>
<tr>
<th>Stock/Bond Mix:</th>
<th>100/0</th>
<th>80/20</th>
<th>60/40</th>
<th>40/60</th>
<th>20/80</th>
</tr>
</thead>
<tbody>
<tr>
<td>At 4% withdrawal rate:</td>
<td>83%</td>
<td>86%</td>
<td>90%</td>
<td>84%</td>
<td>80%</td>
</tr>
</tbody>
</table>

**A moderate portfolio with a 4% withdrawal rate has the greatest chance of generating the income you’ll need in retirement.**


**IMPORTANT:** The projections or other information generated by the T. Rowe Price Investment Analysis Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The simulations are based on assumptions. There can be no assurance that the projected or simulated results will be achieved or sustained. The charts present only a range of possible outcomes. Actual results will vary with each use and over time, and such results may be better or worse than the simulated scenarios. Clients should be aware that the potential for loss (or gain) may be greater than demonstrated in the simulations.
The impact of market volatility

Hypothetical returns based on 3-year cycles for life of investment

- Moderate portfolio
- $1,700 monthly withdrawal
- 3% Inflation
- 8% Average rate of return

Nest egg depleted in 30 years
Nest egg depleted in 25 years

KEY TAKEAWAY
### Hypothetical Example of Market Returns in a Different Sequence

Source: ChartSource®, S&P Capital IQ Financial Communications. **This example is hypothetical and for illustrative purposes only.** It assumes a 7% annual withdrawal based on the starting account value, adjusted thereafter for 3% annual inflation. This hypothetical example is for illustrative purposes only and does not represent the performance of any actual investment. Actual investing includes fees and other expenses that may result in lower returns than this hypothetical example. Your results will vary.

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**Initial Portfolio Value: $500,000**

<table>
<thead>
<tr>
<th>Age</th>
<th>Year</th>
<th>Rate of Return</th>
<th>Portfolio Value</th>
<th>Rate of Return</th>
<th>Portfolio Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>1</td>
<td>-7.00%</td>
<td>$432,450</td>
<td>16.10%</td>
<td>$539,870</td>
</tr>
<tr>
<td>66</td>
<td>2</td>
<td>-7.00%</td>
<td>$368,652</td>
<td>16.10%</td>
<td>$584,940</td>
</tr>
<tr>
<td>67</td>
<td>3</td>
<td>-7.00%</td>
<td>$308,314</td>
<td>16.10%</td>
<td>$636,011</td>
</tr>
<tr>
<td>68</td>
<td>4</td>
<td>9.20%</td>
<td>$294,915</td>
<td>9.20%</td>
<td>$652,784</td>
</tr>
<tr>
<td>69</td>
<td>5</td>
<td>9.20%</td>
<td>$279,030</td>
<td>9.20%</td>
<td>$669,823</td>
</tr>
<tr>
<td>70</td>
<td>6</td>
<td>9.20%</td>
<td>$260,393</td>
<td>9.20%</td>
<td>$687,139</td>
</tr>
<tr>
<td>71</td>
<td>7</td>
<td>9.20%</td>
<td>$238,722</td>
<td>9.20%</td>
<td>$704,719</td>
</tr>
<tr>
<td>72</td>
<td>8</td>
<td>16.10%</td>
<td>$227,182</td>
<td>-7.00%</td>
<td>$615,356</td>
</tr>
<tr>
<td>73</td>
<td>9</td>
<td>16.10%</td>
<td>$212,285</td>
<td>-7.00%</td>
<td>$531,048</td>
</tr>
<tr>
<td>74</td>
<td>10</td>
<td>16.10%</td>
<td>$193,445</td>
<td>-7.00%</td>
<td>$451,404</td>
</tr>
</tbody>
</table>

**Average Annualized Return** 6.00% 6.00%

**Value at End of 10 Years** $193,445 $451,404
Unexpected events can greatly impact retirement plans.

Running out of money in retirement is one of the top concerns of retirees.

KEY TAKEAWAY

Insuring against some unexpected events can help keep your nest egg intact.
What is long term care?

Long term care is the care you need when you are unable to independently care for yourself.

The need of a caregiver to assist you with everyday activities like bathing and dressing.

Long term care poses a unique risk because the costs can be very high and it is not typically covered by traditional health insurance plans, HMO Plans or disability income insurance.

**KEY TAKEAWAY**

The cost of long term care services can deplete your income and savings, even before you retire.
Retirement income planning process

1. Determine your retirement Goals

2. Expenses
   - Retirement Needs
   - Retirement Wants

3. Income
   - Dependable income stream
   - Other income

4. Unexpected Expenses
How do you want your retirement to look?

How do you want to live?

What do you want to accomplish?

What about your legacy?

How will your expenses change to position yourself to meet those goals?

**Envision Your Retirement — Part B**

The following questions may help make your vision of retirement more tangible. They are geared to help put perspective on the things that are important to you and help you to achieve these goals as you move forward with your retirement planning.

**PLACE**

1. When you retire, do you plan on living where you are or do you plan to relocate?
   - Remain where I am
   - Move within the same community to a different home
   - Move to a different location (e.g., near children, grandchildren, etc)
   - 55+ community
   - Other

2. What type of home environment do you plan on living in?
   - House
   - Apartment, condo
   - 55+ community
   - Other

4. What are your travel plans? What annual travel costs do you anticipate?

   - __________
   - __________

5. As you look ahead, does your vision of the right place for you offer you the right climate, adequate transportation, healthcare services, and feelings of safety?
   - Yes
   - No

6. If your health were to affect your lifestyle later...
### Monthly Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Current Needs</th>
<th>Current Wants</th>
<th>Retirement Needs</th>
<th>Retirement Wants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing and Related Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent/mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Condo / association fees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heat / AC / electricity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone (home and cell)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water / sewer / garbage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property taxes</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Homeowners Insurance</td>
<td></td>
<td></td>
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<tr>
<td>Property care (laun, etc.)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Home maintenance (repairs, etc.)</td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Cable TV / internet</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Other</td>
<td></td>
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<tr>
<td><strong>Housing Totals</strong></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td>Transportation Expenses</td>
<td></td>
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</tr>
<tr>
<td>Car payments / lease</td>
<td></td>
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<tr>
<td>License / registration / maint.</td>
<td></td>
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<tr>
<td>Gasoline</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Auto insurance</td>
<td></td>
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<tr>
<td>Parking / bus / train / air / taxi, etc.</td>
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<tr>
<td>Other</td>
<td></td>
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<tr>
<td><strong>Transportation Totals</strong></td>
<td></td>
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<tr>
<td>Personal Expenses</td>
<td></td>
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<tr>
<td>Groceries / dining out / takeout</td>
<td></td>
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<tr>
<td>Personal care (e.g., hairdresser)</td>
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<tr>
<td>Clothing / shoes</td>
<td></td>
<td></td>
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<tr>
<td>Exercise / hobbies / clubs</td>
<td></td>
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<tr>
<td>Vacation / leisure / entertainment</td>
<td></td>
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<tr>
<td>Education (you / spouse / children)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Debts (other than car / mortgage)</td>
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<td></td>
</tr>
<tr>
<td>Charitable donations</td>
<td></td>
<td></td>
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<tr>
<td>Gifts to children / grandchildren</td>
<td></td>
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<tr>
<td>Gifts to others</td>
<td></td>
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<tr>
<td>Savings</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Federal income tax</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State income tax</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Personal Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical Expenses / Insurance Premiums</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Out-of-pocket medical</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Out-of-pocket prescriptions</td>
<td></td>
<td></td>
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<tr>
<td>Out-of-pocket eye care / glasses</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>In-home care services</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Health Insurance Premiums (Medicaid / Medicare)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-Term Care Insurance Premiums</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Life Insurance Premiums</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Income/Insurance Premiums</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Medical / Insurance Totals</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Monthly Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Know your retirement expenses

Expenses

Retirement NEEDS

Income

DEPENDABLE Income Sources
Dependable income sources

- Social Security
- Defined benefit or pension plan

Create dependable income sources

- CD Ladders
- Bond Ladders
- Annuities
• The traditional guaranteed income source
• Benefits are based on your earnings
• All covered workers will receive guaranteed payments for life depending on what age they choose to retire
• Benefits can begin at age 62 but will be at a reduced level
• For 2016, there will be no cost of living adjustment (COLA)

**KEY TAKEAWAY**

If you delay taking benefits until your “normal retirement age” or even later, you can receive higher payments

Source: Social Security Administration, 2016
By delaying your payments for 8 years, you would receive an extra $860 dollars monthly for the rest of your life.

### Your Estimated Benefits

**Retirement**
- You have earned enough credits to qualify for benefits. At your current earnings rate, if you stop working and start receiving benefits...
  - At age 62, your payment would be about $1,064 a month.
  - If you continue working until your full retirement age (67 years), your payment would be about $1,543 a month.
  - At age 70, your payment would be about $1,924 a month.

- By starting at age 62: $1,064
- Benefit at full retirement age of 67: $1,543
- By waiting to age 70: $1,924
How is Social Security taxed?

<table>
<thead>
<tr>
<th>Filing Single</th>
<th>Filing Jointly</th>
</tr>
</thead>
<tbody>
<tr>
<td>below $25,000</td>
<td>below $32,000</td>
</tr>
<tr>
<td>from $25,000-$34,000</td>
<td>from $32,000-$44,000</td>
</tr>
<tr>
<td>more than $34,000</td>
<td>more than $44,000</td>
</tr>
</tbody>
</table>

Percent of Your Social Security Benefit that May Be Taxable

If your income is: $25K $34K

Filing Single
None 50% 85%

If your income is: $32K $44K

Filing Jointly

Source: Social Security Administration, 12/2016
If you are:

<table>
<thead>
<tr>
<th>Based on 2016 limits, you can earn:</th>
<th>Over that amount, $1 of Social Security benefits is lost for:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under full retirement age 15,720</td>
<td>Every $2 you earn</td>
</tr>
<tr>
<td>At the year you reach your full retirement age 41,880</td>
<td>Every $3 you earn</td>
</tr>
<tr>
<td>At the month you reach your full retirement age No limit</td>
<td>There is no loss of benefit</td>
</tr>
</tbody>
</table>

**KEY TAKEAWAY**

If you have earned income after your Social Security benefits begin, your Social Security payments can be reduced.

Source: Social Security Administration, 2016
Do you have a plan at a former employer?

Have your beneficiaries changed?

Have you considered survivorship benefits?
Creating additional dependable income

Dependable income sources
- Social Security
- Defined benefit or pension plan

Create dependable income sources
- CD Ladders
- Bond Ladders
- Annuities
To help minimize exposure to interest rate fluctuations, investors purchase bonds that mature at staggered future dates.

For illustrative purposes only.
Annuity — A tax-deferred contract sold by an insurance company that can provide an income for a specified time period, such as a number of years or for life.

Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

Annuities are a way to provide guaranteed lifetime income.

Two types of annuities:
- Immediate
- Deferred

Two types of annuity returns:
- Fixed
- Variable

Guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.
Many variable annuities also have **optional living benefit riders available for an additional cost** that can help provide a steady stream of income despite market risk.

An income benefit rider can **give your assets potential to grow** if the market goes up.

However, if the market goes down, an income benefit rider **can provide you with a steady stream of income** for retirement.

It is possible to lose money in a variable annuity even with a protection benefit rider. Optional riders may be irrevocable and expire without use.
Variable annuities are offered by prospectus only, which is available from your registered representative. You should carefully consider the product’s features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well other information about the underlying funding choices. This and other information is available in the prospectus, which you should read carefully before investing. Product availability and features may vary by state. All product guarantees are based on the financial strength and claims-paying ability of the issuing insurance company.

The amounts allocated to the variable investment options of your account balance are subject to market fluctuations so that, when withdrawn or annuitized, it may be worth more or less than its original value. It is possible to lose money in a variable annuity even with a protection benefit rider. Optional riders may be irrevocable and expire without use.
Sources of retirement income

Expenses

Retirement NEEDS

Income

DEPENDABLE Income Sources

Retirement WANTS

OTHER Income Sources
<table>
<thead>
<tr>
<th>Action</th>
<th>Tax Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawing money from a retirement account other than a Roth IRA</td>
<td><strong>Withdrawal after age 59\frac{1}{2}</strong>&lt;br&gt;Withdrawal is subject to ordinary income tax rate</td>
</tr>
<tr>
<td></td>
<td><strong>Withdrawal before age 59\frac{1}{2}</strong>&lt;br&gt;Withdrawal is generally subject to ordinary income</td>
</tr>
<tr>
<td></td>
<td>tax rate plus a 10% penalty</td>
</tr>
<tr>
<td>Transferring your retirement account at work to an IRA when you</td>
<td><strong>A qualified rollover (assuming tax law requirements are met)</strong>&lt;br&gt;Retirement savings continue</td>
</tr>
<tr>
<td>change jobs</td>
<td>to grow with no tax or penalty until you take withdrawals from your IRA</td>
</tr>
</tbody>
</table>

**KEY TAKEAWAY**

To avoid paying unnecessary taxes, your tax-deferred income sources must be handled carefully at withdrawal.
Important life milestones

Must take $$ out of IRA/401(k)/403(b)

Can take qualified plan $$ out — no tax penalty

Roth IRA does NOT mandate withdrawals at 70½

Age
45
50
401(k)/403(b)/IRA catch-up contribution

55
59½
Can take qualified plan $$ out — no tax penalty

62
Start Social Security or wait?

65
Normal retirement age, eligible for Medicare

63½
COBRA covers health insurance if retired

70½
Must take $$ out of IRA/401(k)/403(b)

75

Start Social Security or wait?
What if you still have an income gap

**Work Longer**
- Extend your career
- Work part-time
- Start a new business

**Spend Less**
- Minimize expenses
- Downsize your home
- Move

Or...consider converting some of your personal savings to dependable income
What investment solutions might be included in your income strategy

<table>
<thead>
<tr>
<th>Stocks, bonds, etc.</th>
<th>Variable annuity</th>
<th>Fixed annuities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to your money with market participation but no guarantees —</td>
<td>With income guarantees</td>
<td>Guaranteed stream of income but limited access to your cash balance with no market participation</td>
</tr>
</tbody>
</table>

**Most Flexibility**

**Most Guarantees**

Guarantees are based on the financial strength and claims paying ability of the issuing insurance company
Two ways to turn personal savings into income:

- Systematic Withdrawals
- Annuitization
Systematic withdrawals create flexible income. How long your assets last depends on your withdrawal rate and the size of your nest egg. You choose your investments and control your withdrawal rate, but they can be affected by market volatility. You can increase your withdrawal rate to deal with a loss of purchasing power for as long as your nest egg lasts. You have liquidity to deal with unplanned events for as long as your nest egg lasts.
Annuitization creates dependable income.

*All guarantees are based upon the financial strength and claims-paying ability of the issuing insurance company.

### MetLife

**Longevity**
- Provides guaranteed income that can last a lifetime*

**Withdrawal Rate & Timing Risk**
- Market conditions have no effect on your dependable, consistent payments

**Inflation**
- Often does not provide inflation adjustment to dependable income

**The Unexpected**
- While you have guaranteed monthly income, generally there is limited or no flexibility

---

*All guarantees are based upon the financial strength and claims-paying ability of the issuing insurance company.*
Hypothetical example:
You have $500K savings available for retirement
You need $55K per year to cover retirement expenses
You have $37K of dependable income ($27K social security + $10K pension)
You need to create $18K per year

Systematic withdrawal
from savings

Full flexibility

No dependability

Annuity
Joint & survivor payout once annuitization is elected

Full dependability

No flexibility

Guarantees based on financial strength and claims paying ability of the issuing insurance company. Illustration does not take into account any taxes or fees which will reduce cash payments.
Taking a middle road approach

Annuity Income
Traditional Investments

Full flexibility
Full dependability
No dependability
No flexibility

Hypothetical example shown for illustrative purposes only.
Retirement income planning process

1. Determine your retirement goals
   - Retirement Needs
   - Retirement Wants
2. Expenses
   - Other income
3. Income
   - Dependable income stream
4. Unexpected expenses
Today’s key learnings

Your “needs” should be covered by income sources that last a lifetime.

Your income allocation will help you cover both your “needs” and “wants.”

There’s an easy 5-step process to help you get where you’re going.

Infographic:
1. Determine your retirement Goals
2. Retirement Needs
3. Dependable income stream
4. Other income
5. Unsolicited Expenses
6. Retirement Wants

Expenses
Income
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2. Creating and Managing Wealth

3. Establishing Your Retirement Income Stream

4. Making the Most of What You Have