



VERITY
Asset Management

Maximizing Your Retirement Income

A COMPREHENSIVE STRATEGY
FOR GETTING THE MOST OUT OF
YOUR RETIREMENT YEARS



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Independent Thinking Meaningful Results

Pioneering thought in financial management

Maximizing Your Retirement Income

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As you approach retirement, you're faced with many uncertainties:



Will my income last long enough?



Will I be able to maintain my current lifestyle?



Will I be able to maintain my wealth?



Perhaps the most important factor in answering these questions and optimizing a lifelong retirement income is a thorough and carefully designed process. In fact, the right process can be of far greater importance than any specific set of products, any of which can become ineffective as a result of shifting circumstances – changing interest and inflation rates, changing financial markets, and changing tax regulations, among other things.

In retirement income planning, the right process is vital; it becomes your guide along every step of the way.

Your process should be clear and consistent, but it must be flexible enough to adapt to your personal needs, goals, circumstances, tax situation, and investment preferences. It should help you decide which combination of savings and investment vehicles is best suited for your unique circumstances, but it should go much further. For example, it should also provide:



An efficient strategy for limiting the impact of income taxes, and



A carefully considered strategy for maximizing long-term Social Security benefits.

In many cases, the “obvious” choices are not the most effective. Making wiser moves in these areas alone can sometimes add years to your portfolio longevity.



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PIONEERING THOUGHT IN
FINANCIAL MANAGEMENT



BECAUSE EACH
INVESTOR MATTERS

To tailor the plan to your personal circumstances, our overall process will include the following elements:



A thorough and realistic initial assessment.



Development of a clear and carefully constructed plan based on sophisticated analysis –including Social Security strategy, tax strategy, and investment strategy – all customized to your circumstances and objectives.



An effective system for adjusting to changing conditions - again, customized to your circumstances.

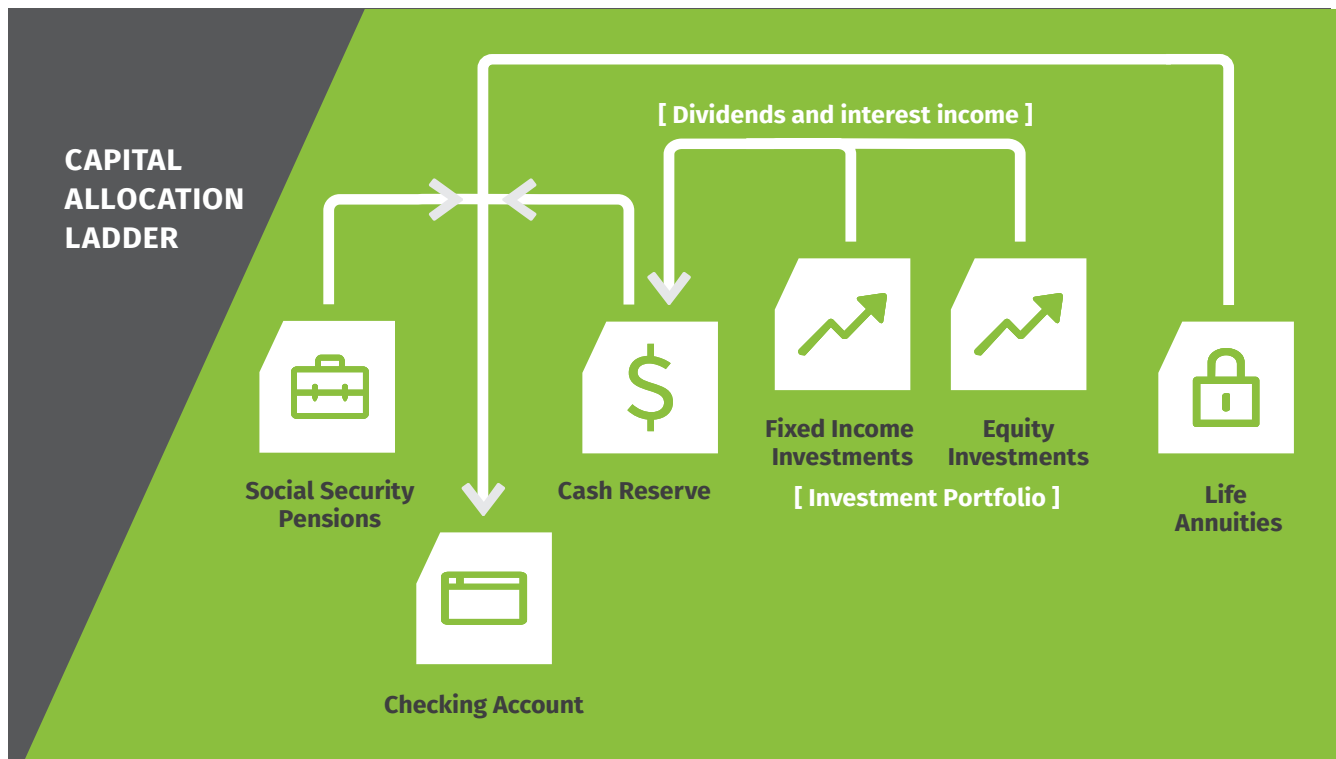


Annual review and recalibration.



Ready access to expert consultation throughout retirement.

The basic framework of your plan should be simple. It may look something like this:



Using this basic approach, your Social Security and any pension income will flow directly into your checking account, while your investment income can flow initially into a Cash Reserve account typically designed to hold about two years' worth of living expenses. Each month, a "paycheck" from this reserve account can be deposited to your checking account to provide for living expenses.

Of course, you will want a plan capable of effectively navigating changing markets, interest rates, rates of inflation, and other conditions. Selecting the specific components of your savings and investment portfolio will be a vital part of this. As a result, portfolio construction should be built on a foundation of considerable academic and professional research integrated with clear insights into the effects of current economic conditions. A portfolio built for distribution purposes can look very different from one built for accumulation, and certain investment disciplines may provide clear and historically reliable foundations for this purpose.



Our ultimate goal is to provide you both a comfortable and successful retirement experience.



GROWING WEALTH IN THE REAL WORLD

As you consider this introduction to our services, feel free to share any questions and concerns. To shed more light on your options, we can provide a preliminary consultation and analysis at no cost and with no obligation. In the process, you can meet various members of our team to get a feel for the specialized expertise behind the scenes. Our ultimate goal is to provide you both a comfortable and successful retirement experience.

This material contains forward-looking statements; there is no guarantee that suggested or illustrated outcomes will be achieved. There is no guarantee that specific investment objectives will be achieved or that retirement income targets will be met. All investing involves risk of loss, and there is no guarantee that investment strategies that may have been successful in the past will be similarly successful in the future. Please see Verity's Form ADV Part 2 for detailed information about Verity Asset Management and descriptions of investment management strategies and associated advisory fees.



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