ASSET DEDICATION

The Asset Dedication Strategy

What does the Asset Dedication Strategy do?

The Asset Dedication Strategy frees up cash for daily expenses, generates the necessary cash flows to fund investor's retirement needs, and positions their portfolio for growth to finance their later years.

How does the Asset Dedication Strategy work?

The Asset Dedication Strategy segments retirement assets into three sub-portfolios (Cash, Income, and Growth) that match the goals laid out in the investor's financial plan.

Cash Portfolio

- Acts as the vehicle to fund immediate cash needs.

Income Portfolio

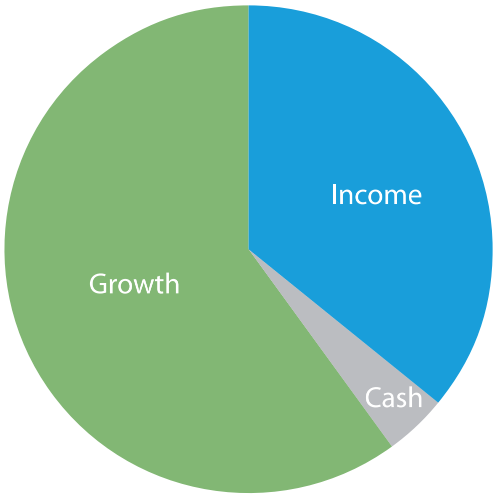
- Protects principal, even in periods of rising interest rates
- Delivers a predictable retirement "paycheck" for retired clients
- Builds an income strategy for clients approaching retirement
- Creates a time buffer so that clients do not have to sell equities into a declining market

Growth Portfolio

- Provides higher expected long-term returns while providing better downside protection
- Improves the long-term probability of successfully reaching the goals in the financial plan
- Complements the time horizon of the Income Portfolio

How do we allocate your assets?

Using the investor's financial goals in combination with the Asset Dedication Strategy, we create a proposed asset allocation similar to the one shown in the chart below. The purpose of this chart is to graphically represent the cash set aside for emergencies, the cash needed for income, and the cash allocated for growth.



Disclosures

Asset Dedication, LLC is a portfolio engineering firm that partners exclusively with selected financial advisors to design dedicated investment strategies customized to the individual needs of each person. Customization is the cornerstone of the Asset Dedication approach, creating investment strategies unique to each person and each situation. Portfolios are built to client specifications to accurately determine how much of a portfolio should be dedicated to supplying cash for the short run, providing income for the intermediate term, and generating growth for the long term. The portfolio is then monitored using the Critical Path® system to make sure it stays on target.

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