ASSET DEDICATION

The Critical Path®

What is the Critical Path®?

The Critical Path® is an intuitive way to visualize the progress investors are making towards the goals laid out in their financial plan. Additionally, the Critical Path® provides investors with a powerful way to understand the tradeoffs between spending less, planning for contingencies, taking more or less risk and to accommodate for various issues such as:

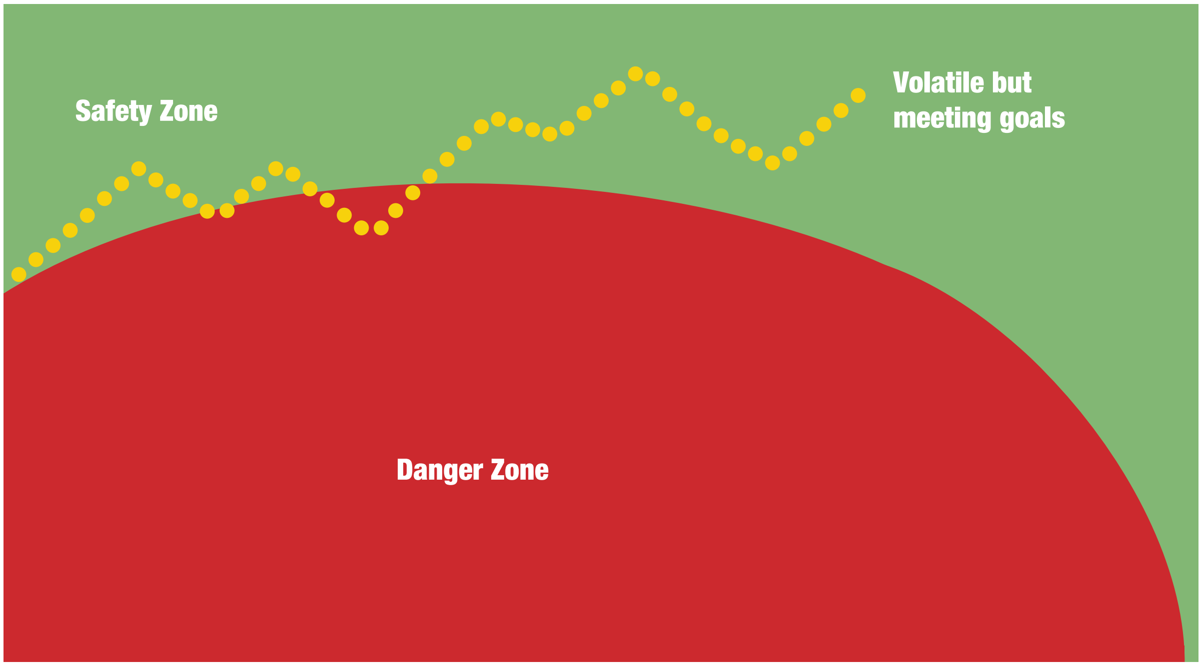
- Life expectancy
- Inflation
- Spending Needs
- Investment Returns
- Market Volatility
- Healthcare Costs

Navigating the Critical Path®

The Critical Path® chart below represents the path a sample client's portfolio should follow over time in order to meet their lifetime financial goals. The top priority in this case, is to avoid depleting the portfolio before their desired termination point, i.e. running out of money too soon. By tracking their portfolio's performance relative to their Critical Path®, you're able to keep their financial goals as the driver of their investment decisions.

Critical Path® Key

Critical Path® (Path to acheive their financial goals over your lifetime)
Current Portfolio Performance
Safety Zone (Area where investors are on track to meet their goals)
Danger Zone (Area where investors may need to take action to reach their goals)



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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