



# Managing Income in the Next Stage

Orchestrating a Common Sense Approach to Retirement Income

## Retirement: A Whole New Chapter

### NOT YOUR PARENT'S RETIREMENT

With the replacement of pensions with 401k plans and the uncertainty of Social Security's ability to maintain future benefits, the responsibility to provide retirement income has been placed more and more on individuals. Retirees are now having to deal with longevity, inflation and investment risks that were not as significant issues for their parents.

#### Longevity Risk



Plan for more sustainable income throughout your retirement.

#### Inflation Risk



Protect purchasing power from erosion over the years.

#### Investment Risk

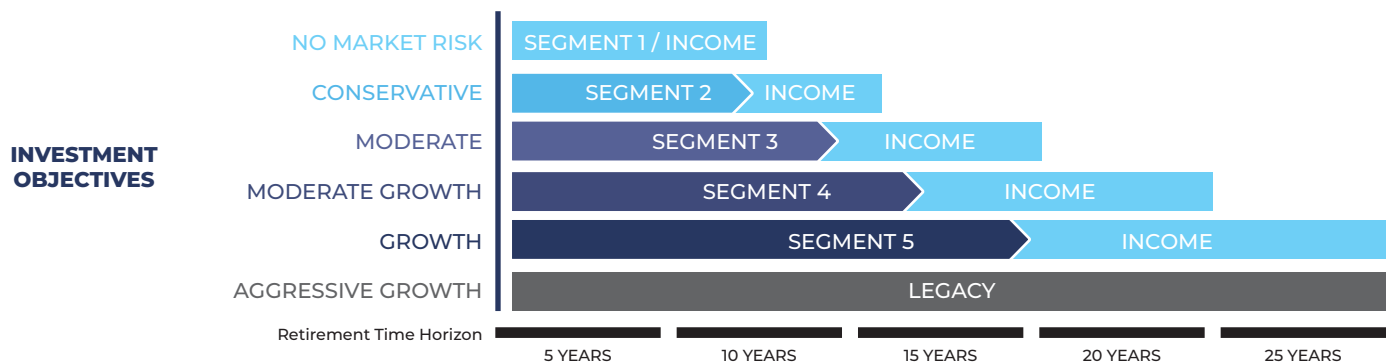


Create portfolios that align with your goals and assets.

### RISK ALIGNMENT

As you transition from wealth accumulation to income distribution, your strategies should also change. In distribution, the focus is increasing the reliability of your income while taking only the risk necessary.

### Outcome-Oriented Investing | Time-Segmented Methodology



The Time-Segmented strategy divides your retirement into separate segments, each with a different investment objective and time horizon. The number and length of segments are customized to your cashflow needs. After each segment is spent, the next segment will then be converted to a similar product as was used in the first segment. This allows your long-term money to stay invested in the market for potential growth.

## WHAT GOES INTO ORCHESTRATING YOUR RETIREMENT PERFORMANCE?



### Your Personalized Plan

First, your advisor designs and initiates a personalized lifetime income plan based on the financial capital of your whole household.



### Continuous Review

You and your advisor will periodically review the progress of your plan and discuss possible changes to the plan.



### Long-Term Approach

The time-segmented structure of your income planning strategy will help you manage your emotions.



### Aligned Investments

Your investments may need to be adjusted to fit the risk profile appropriate for each segment.



**SCHEDULE A MEETING TODAY** to discuss your retirement income planning needs.



### Greg Bennett, MBA

**FOUNDER/OWNER, SENIOR WEALTH PLANNING ADVISOR**

BluHawk Wealth Management, LLC  
150 Fairview Road, suite 105 | Mooresville, NC. 28117  
Main: 704-237-3753 | Direct : 704-897-6425  
[www.bluhawkwealth.com](http://www.bluhawkwealth.com)

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