



The *future* is yours.

Let's claim it together.



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**SWANSON, FERGUSON & BOLEY
WEALTH STRATEGY GROUP**

A service of D.A. Davidson & Co. member SIPC

Diligent savings and a smart investment program *aren't enough.*

Retirement isn't as clear as it used to be. Fluctuating markets, Social Security changes, inflation and even our lengthening lifespans make retirement planning more challenging than ever before.

You need to defend against uncertainties without sacrificing growth, and you deserve to feel comfortable that the retirement you've planned won't disappear when the world around you changes.

Introducing *Strategic Retirement*

How would you feel if you had a retirement income plan that would sustain your quality of life, even during a down market, while still allowing some of your assets the ability to grow?



Strategic Retirement is a customized retirement planning program Swanson, Ferguson & Boley uses to identify and maximize your financial opportunities.

With Strategic Retirement, we'll create a monthly cash-flow plan that meets your needs while **allowing the remainder of your portfolio to remain invested** in stocks, bonds and mutual funds tailored to your desired risk level.


Let's get started

Our team will analyze your finances, fold in your personal retirement goals and develop an individualized retirement plan designed to allow you to:

- Transition from working to retirement with less concern about global economic uncertainties
- Benefit from built-in inflation defense and portfolio volatility management
- Plan for monthly cash flow while enabling growth within your hard-earned investment accounts
- Strategically draw upon pensions, Social Security and annuities — all while making the most of every asset available to you

Strategic Retirement cash-flow model

First, we'll determine your monthly income requirements. Then, we'll create a cash-flow system, using a number of income sources, customized to meet your needs.



Together, these income sources will flow to your monthly checking account, just like a paycheck. Except you won't be punching a clock.

Did you know there are more than **300 ways** a married couple can decide to draw upon their Social Security benefits?¹

We have the resources to help you create the best scenario for your specific situation

– and unlock your hidden benefits.

Social Security

Everyone's financial picture is different yet virtually everyone has access to Social Security. But it's not as simple as it seems. Social Security is a complex system with pitfalls that many folks just don't know about.

We'll assess your portfolio and other income streams and help you make informed decisions about how and when to add Social Security benefits to the mix. When your benefits commence, your Social Security check will be deposited in your checking account on a monthly basis.

Pensions, rental income, annuities² & additional monthly income sources

Varied monthly income sources are vital to creating a more reliable, diversified income stream during your retirement years. Do you have a pension from an employer? Have you invested in an annuity? How about regular real estate income? These are just a few of the options we'll discuss and explore to go beyond Social Security benefits to create a comfortable monthly cash flow. Together, these income sources will flow to your monthly checking account, just like a paycheck. Except you won't be punching a clock.

¹ <http://finance.yahoo.com/news/7-secrets-wont-learn-social-080050500.htm>

² If annuities are a part of your investment plan, there are certain considerations to be aware of. Annuities are not considered a deposit and may lose value. They are not: FDIC insured, insured by any federal agency, bank guaranteed, or covered by SIPC. Other factors to be aware of when considering an annuity are, but not limited to: the surrender charges, fees, commissions and tax implications. Davidson neither encourages nor condones unnecessary replacements or replacements that are not in the best interest of the customer. D.A. Davidson does not provide tax or legal advice. Please consult with your tax and/or legal professional for guidance on your specific situation.

Portfolio management

You've worked hard to create a portfolio of assets. We'll work hard to manage it and help you find opportunities to enhance its value through strategic investments. Swanson, Ferguson & Boley will assess your current balance of assets and make customized recommendations to meet your personal goals.

But here's where Strategic Retirement differs from other retirement planning strategies: Swanson, Ferguson & Boley will

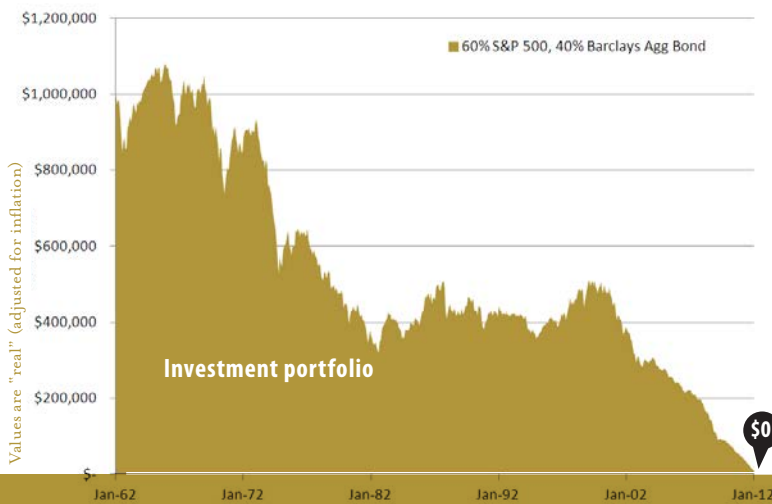
help you set aside several years of cash and place it into a spending reserve. This is the amount of cash you'll need to supplement your Social Security and other income sources for your desired monthly paycheck.

With several years of a spending reserve set aside for living expenses, you can maintain your quality of life and avoid panic selling strategies. The rest of your portfolio is able to remain invested at your preferred risk level.

TYPICAL RETIREMENT SCENARIO

Portfolio is \$1,000,000.

Annual withdrawal is 4% taken monthly



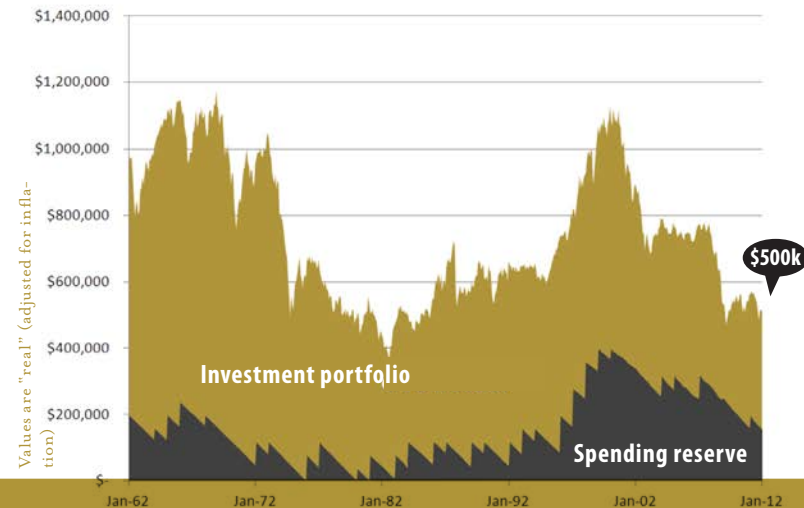
50 Years starting January 1962

Simple 4% withdrawal depletes investment portfolio over time.

STRATEGIC RETIREMENT SCENARIO

Portfolio is \$1,000,000.

Annual withdrawal is 4% taken monthly



50 Years starting January 1962

Investment portfolio in S&P 500 index.

Spending reserve in 3-month T-bills.

Over time, with 4% withdrawal, portfolio is still worth \$500K.

Source: Historic data provided by Frontier Asset Management. This hypothetical example is used for illustrative purposes only.

Schedule an appointment today with Tracy, Karen or Frank to learn more and to get started on your Strategic Retirement Plan.



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Investment diversification does not ensure profit and may not protect against loss in a declining market. All investments involve risk. There is no guarantee of successful results.

Past performance does not guarantee future results. As with any investment, it is possible to lose money.