



# FINDING FINANCIAL BALANCE IN RETIREMENT

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Merging Strategies of Asset Allocation &  
Accumulation



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# PRESENTER

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## Crystal Kanada

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# AGENDA

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Part 1 - Widely-used savings techniques

Part 2 - The Financial Foundation

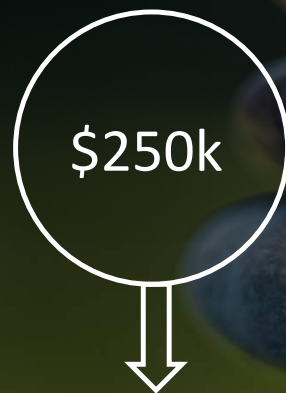
Part 3 - Macro Asset Perspective<sup>®</sup>





**PART 1:  
WIDELY-USED SAVINGS TECHNIQUES**

# WIDELY-USED SAVINGS TECHNIQUES



5%

\$75,000 - Pension

\$12,500 - 457

\$87,500  
x 20 - 40-50

\$17,500 - Federal Tax

\$70,000 - Final Total



**PART 2:  
THE FINANCIAL FOUNDATION**

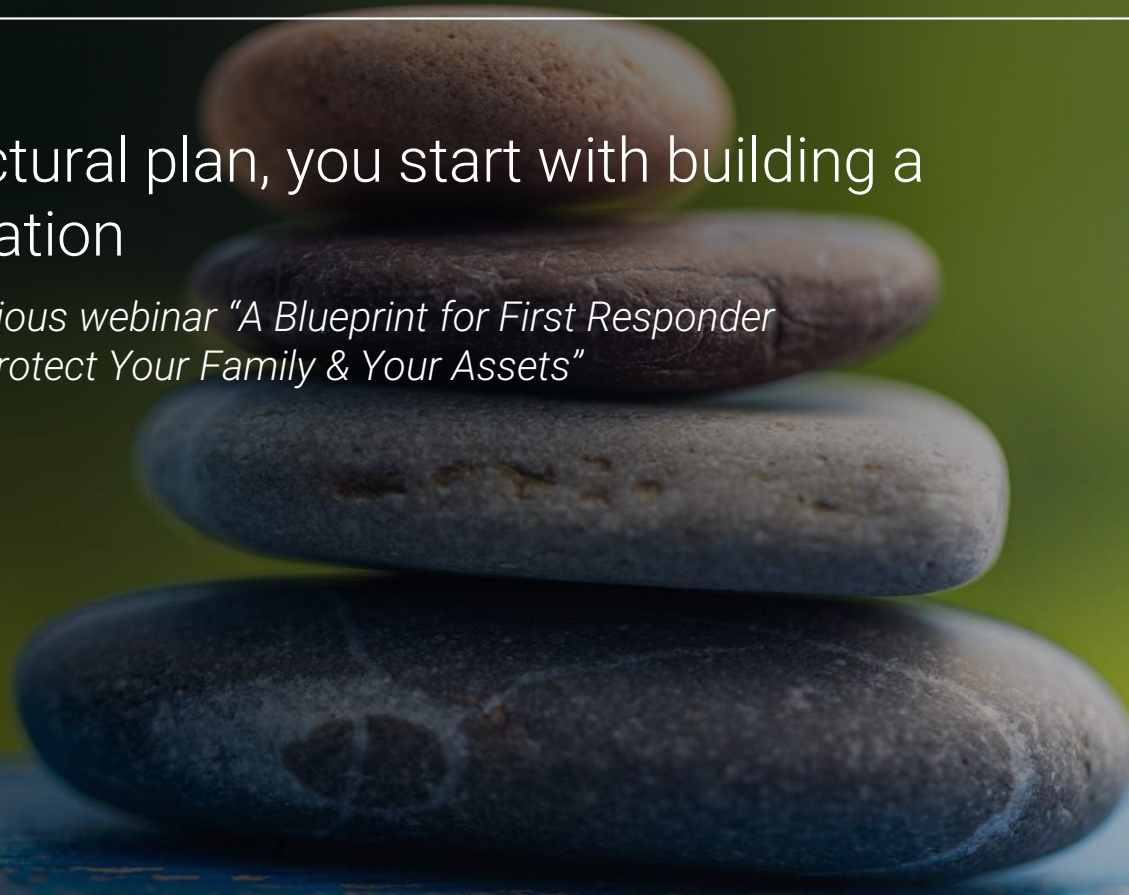


# THE FINANCIAL FOUNDATION

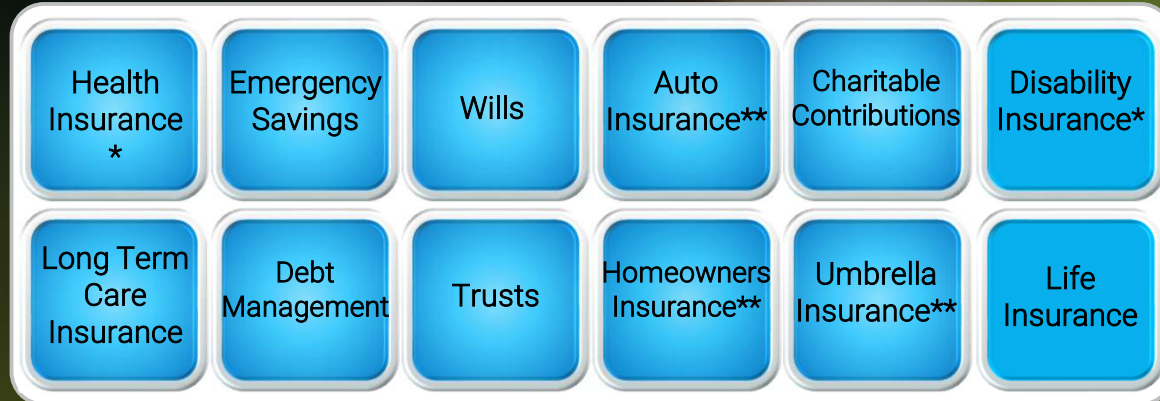
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Like any structural plan, you start with building a secure foundation

*Please view our previous webinar "A Blueprint for First Responder Financial Success: Protect Your Family & Your Assets"*



# ELEMENTS OF A STRONG FOUNDATION



A stack of four smooth, dark stones is centered in the image. The stones are stacked vertically, with the top one being the smallest and the bottom one being the largest. They are resting on a blue, textured surface. The background is a soft, out-of-focus green. The text "PART 3: THE MACRO-ASSET PERSPECTIVE" is overlaid in white, bold, sans-serif font across the middle of the stones.

**PART 3:  
THE MACRO-ASSET PERSPECTIVE**

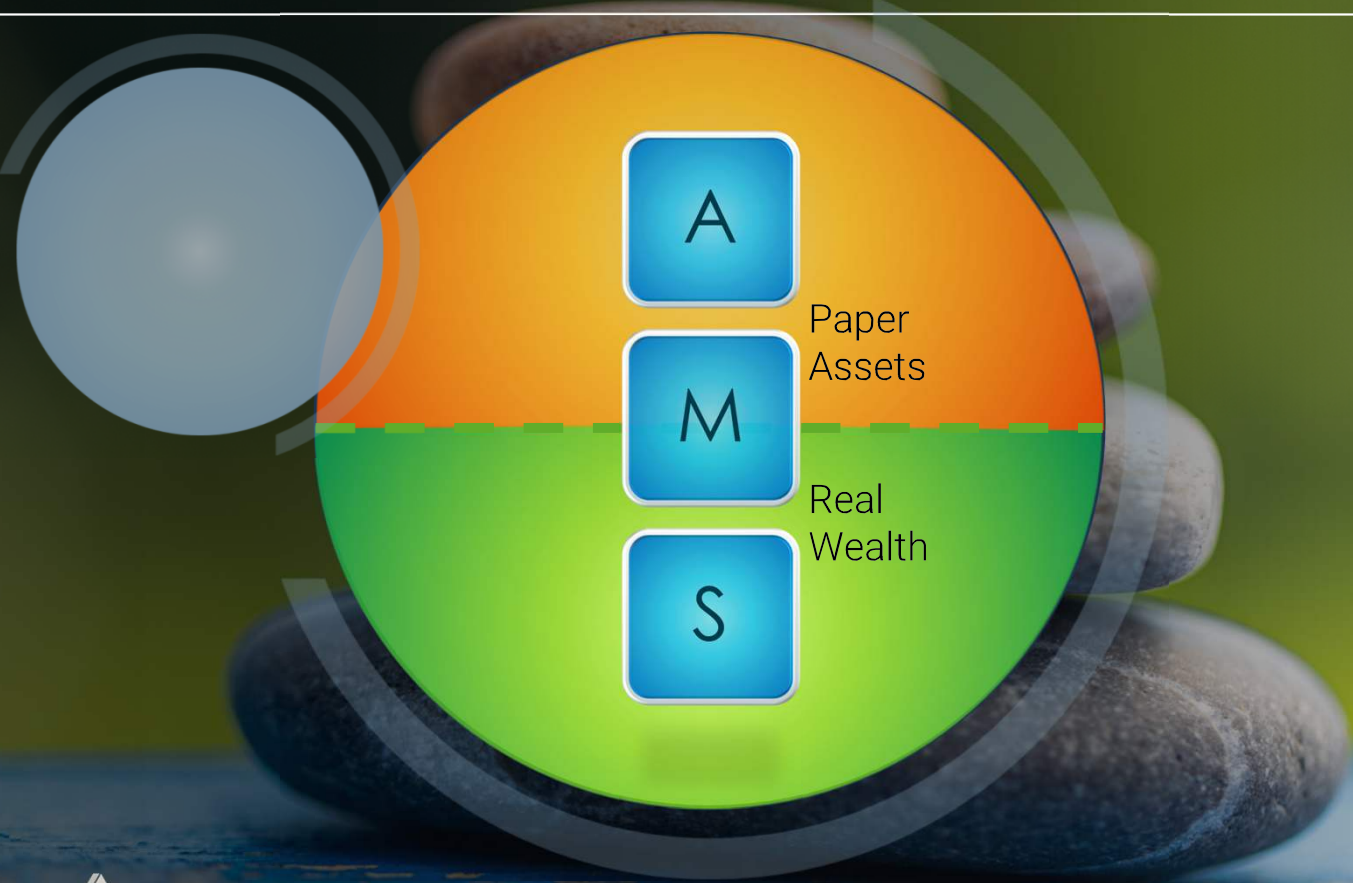
# MACRO-ASSET PERSPECTIVE

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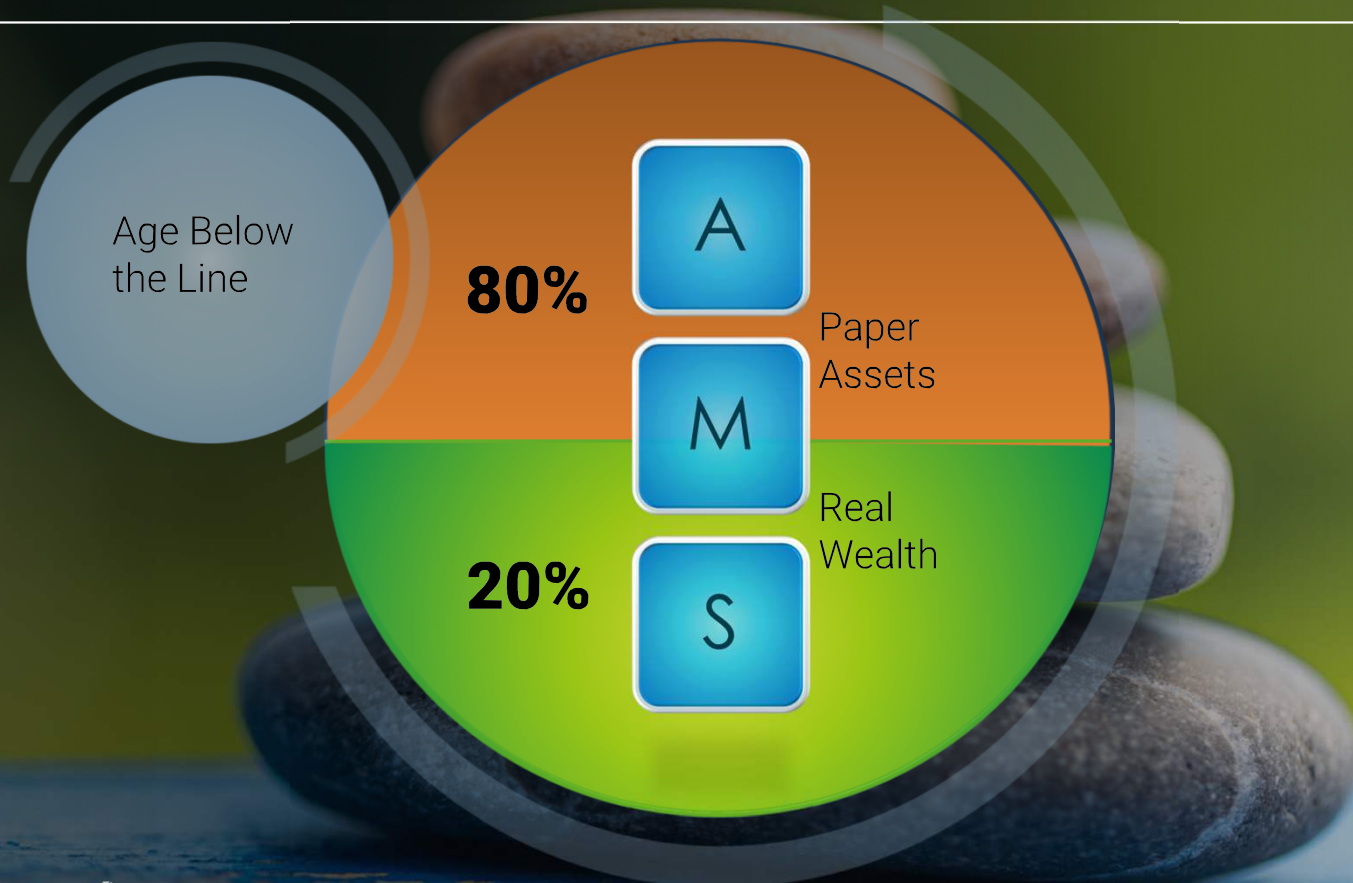
MAP is designed to give you a visual picture of where assets can be placed and why.



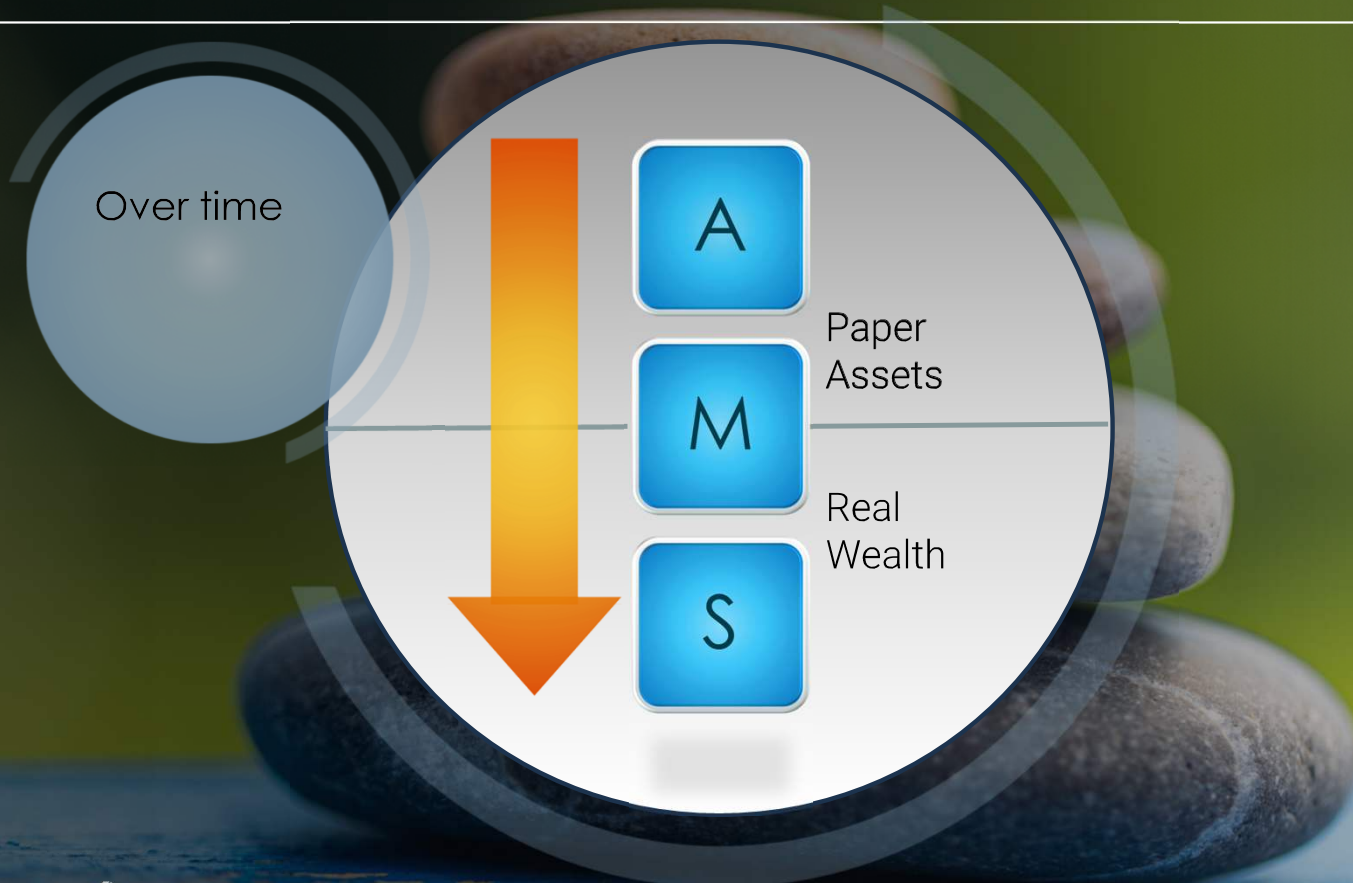
# VERTICAL DIVERSIFICATION



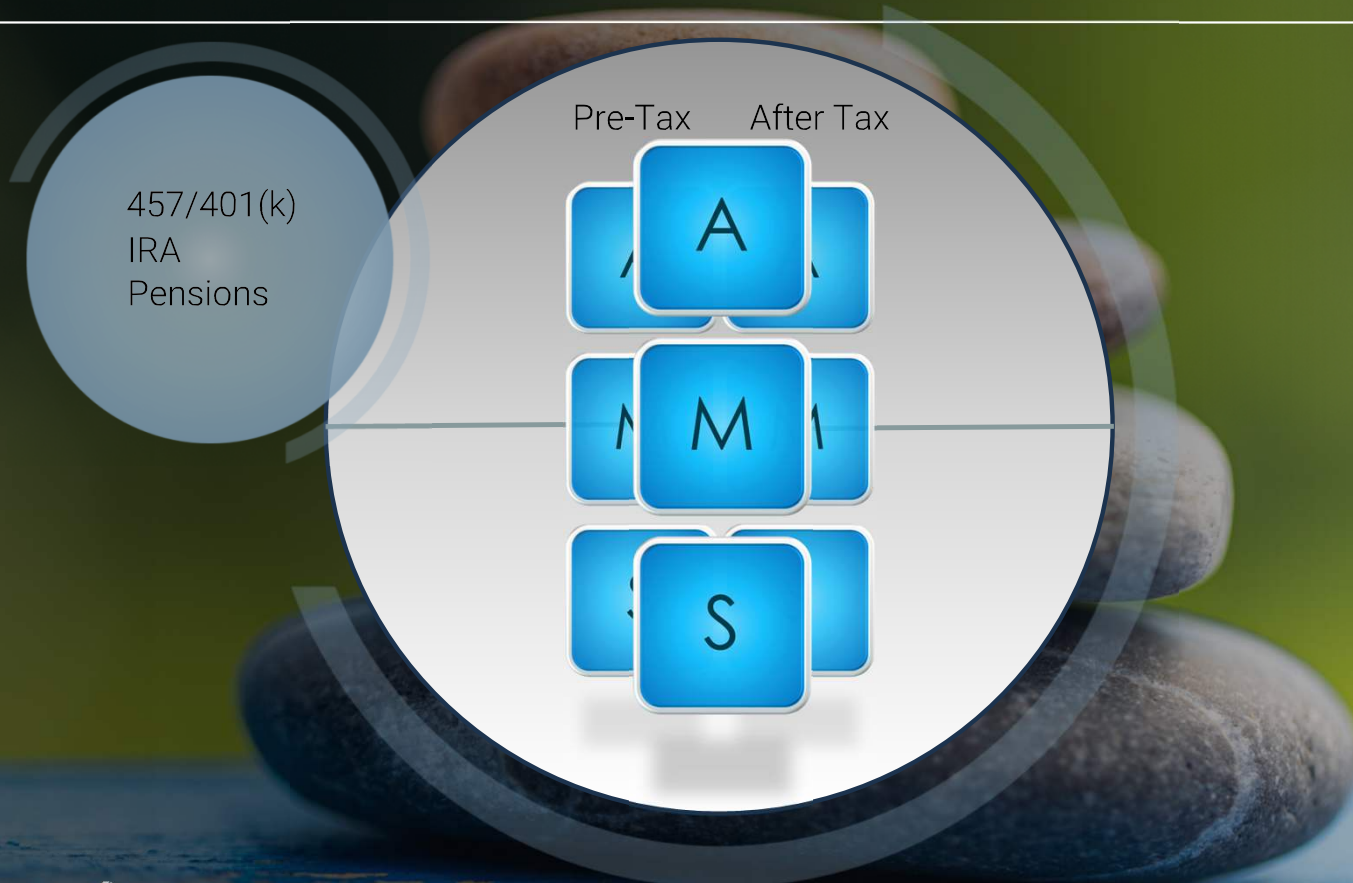
# A WALL STREET “RULE OF THUMB”



# CONVERT “PAPER ASSETS” TO “REAL WEALTH”

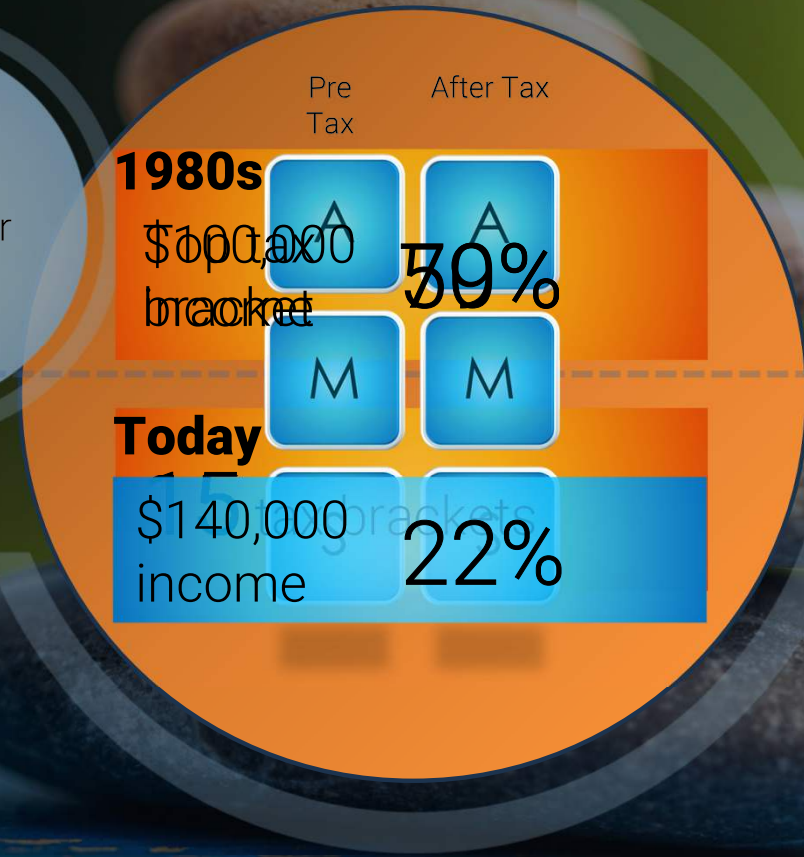


# HORIZONTAL DIVERSIFICATION



# TAX BRACKETS: PAST VS. TODAY

Upper tax brackets (457, 401(k), IRA, Pensions) were higher in the past.



# TAX BRACKETS TODAY

Today,  
things are  
different.

Don't  
cancel  
your 457.

**Today**

Pre  
Tax

After  
Tax

A

A

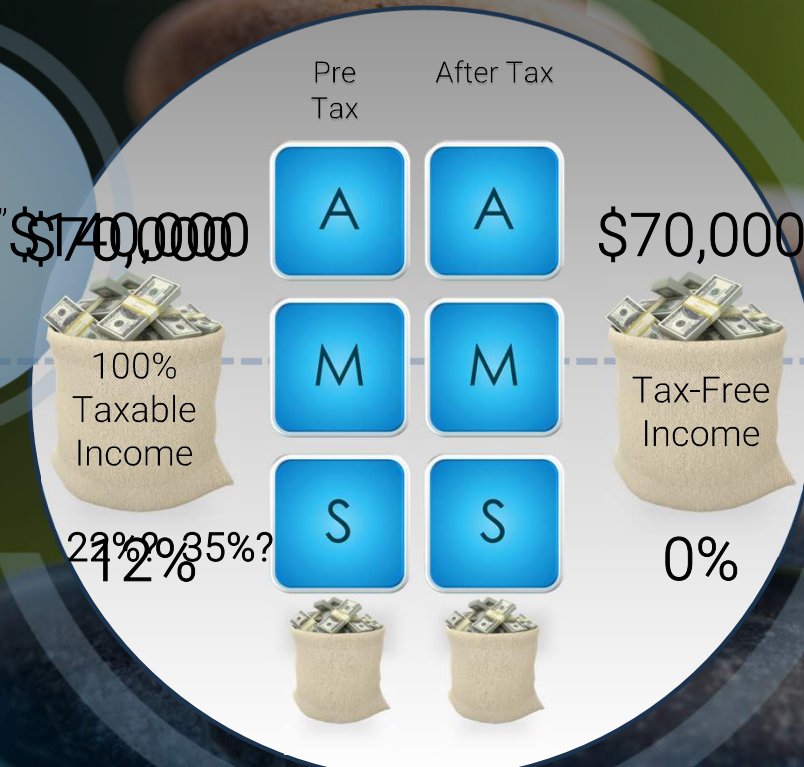
Brackets dropped  
\$100,000 to \$80,000 **0**

Just **7** tax brackets

Top bracket **37%**

# TAX STRATEGY

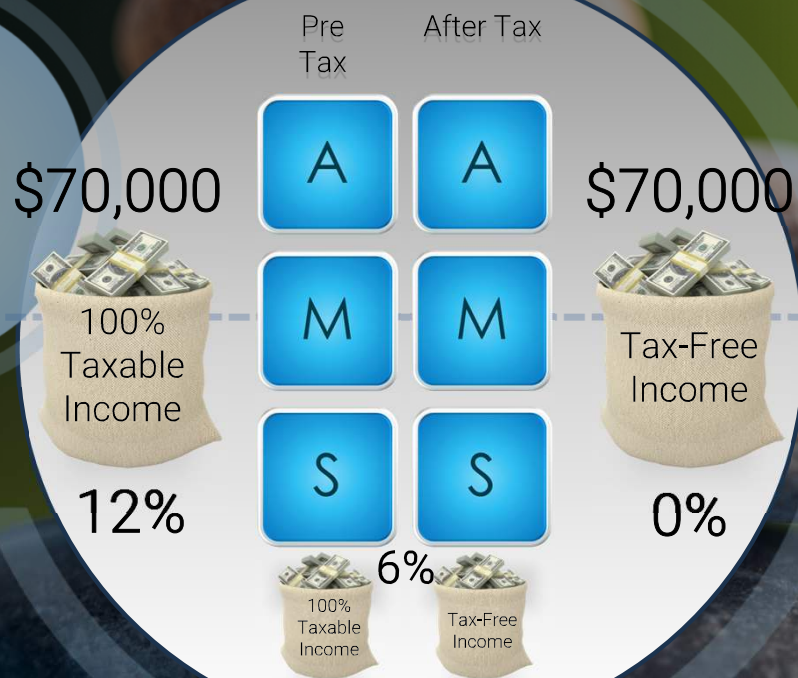
Making the old "mantra" work again.



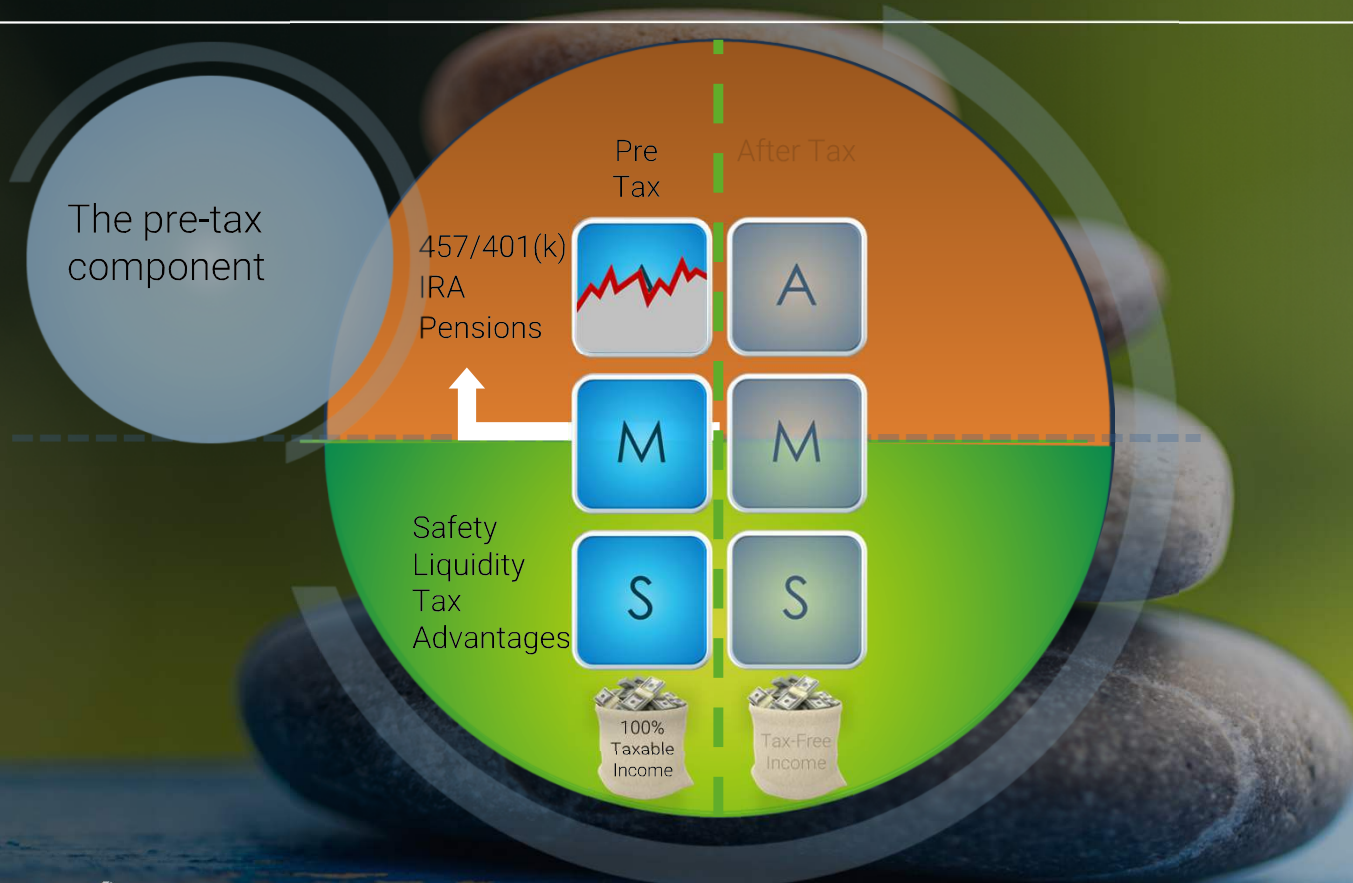
# TAX TACTICS

Making the old "mantra" work again.

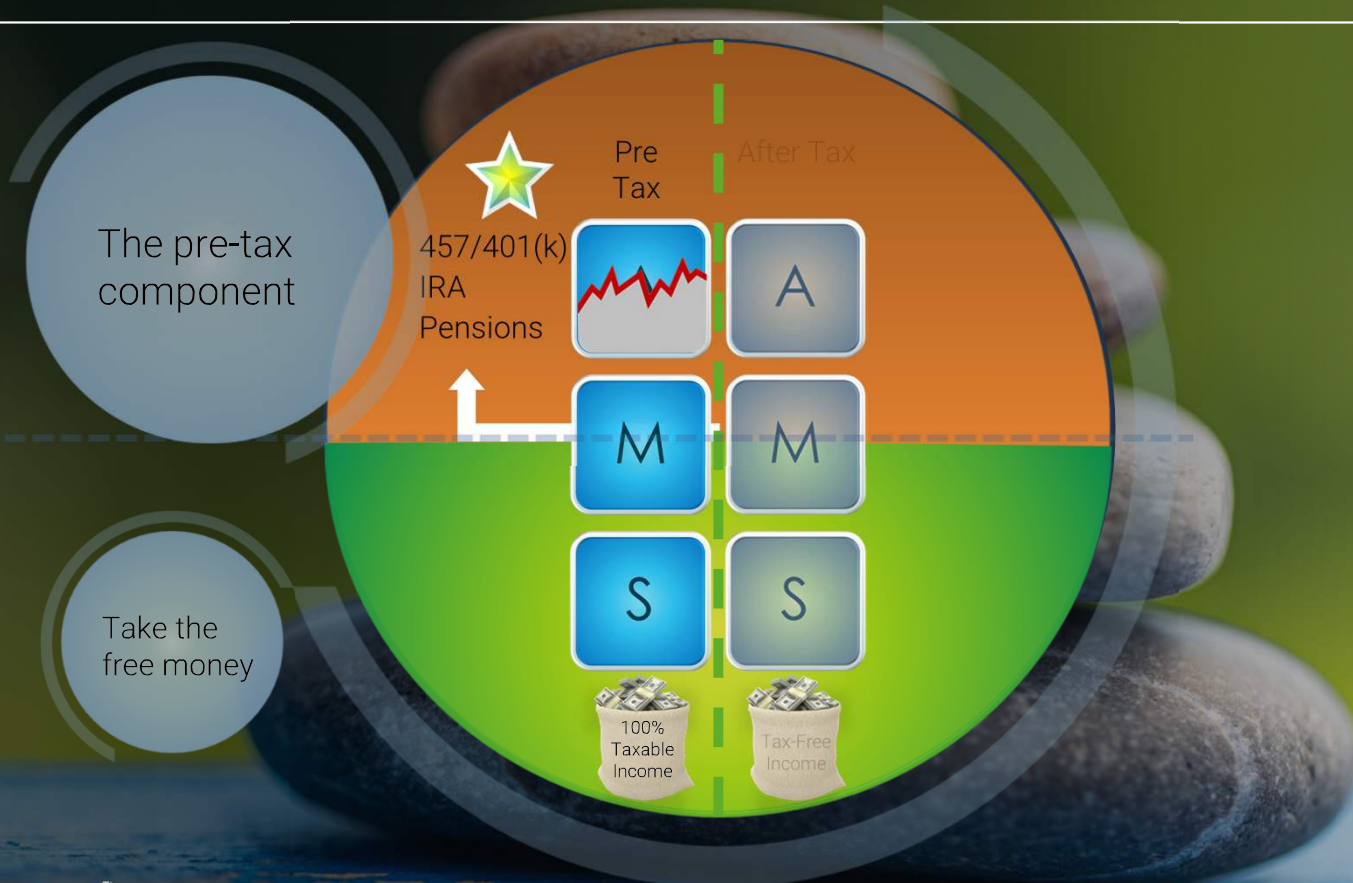
That's the strategy.  
Next, the tactics...



# PRE-TAX



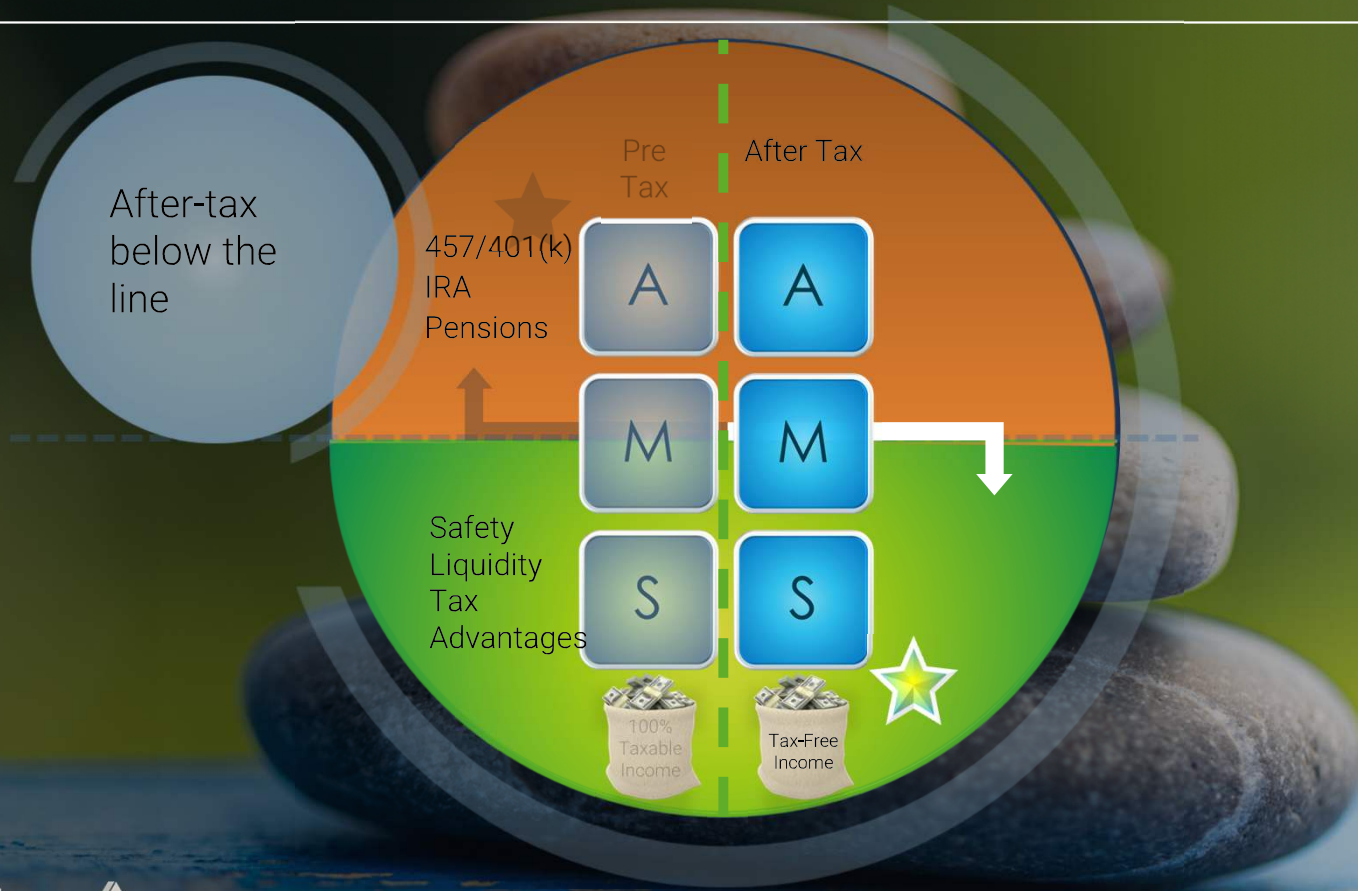
# TAKE THE FREE MONEY



The pre-tax component

Take the free money

# AFTER-TAX



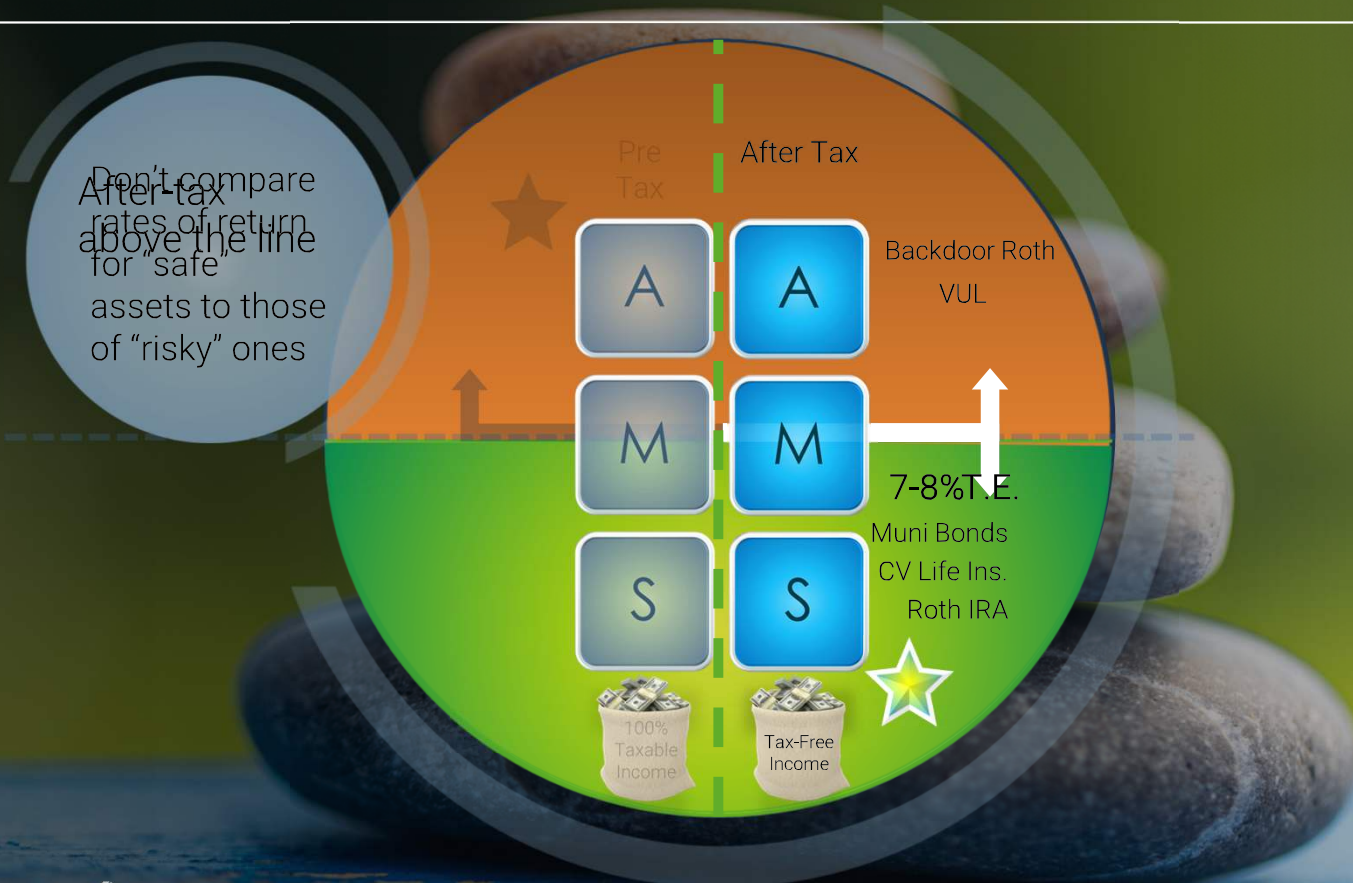
# TAX-FREE INCOME AT RETIREMENT

Focus on tools that can provide tax-free future income

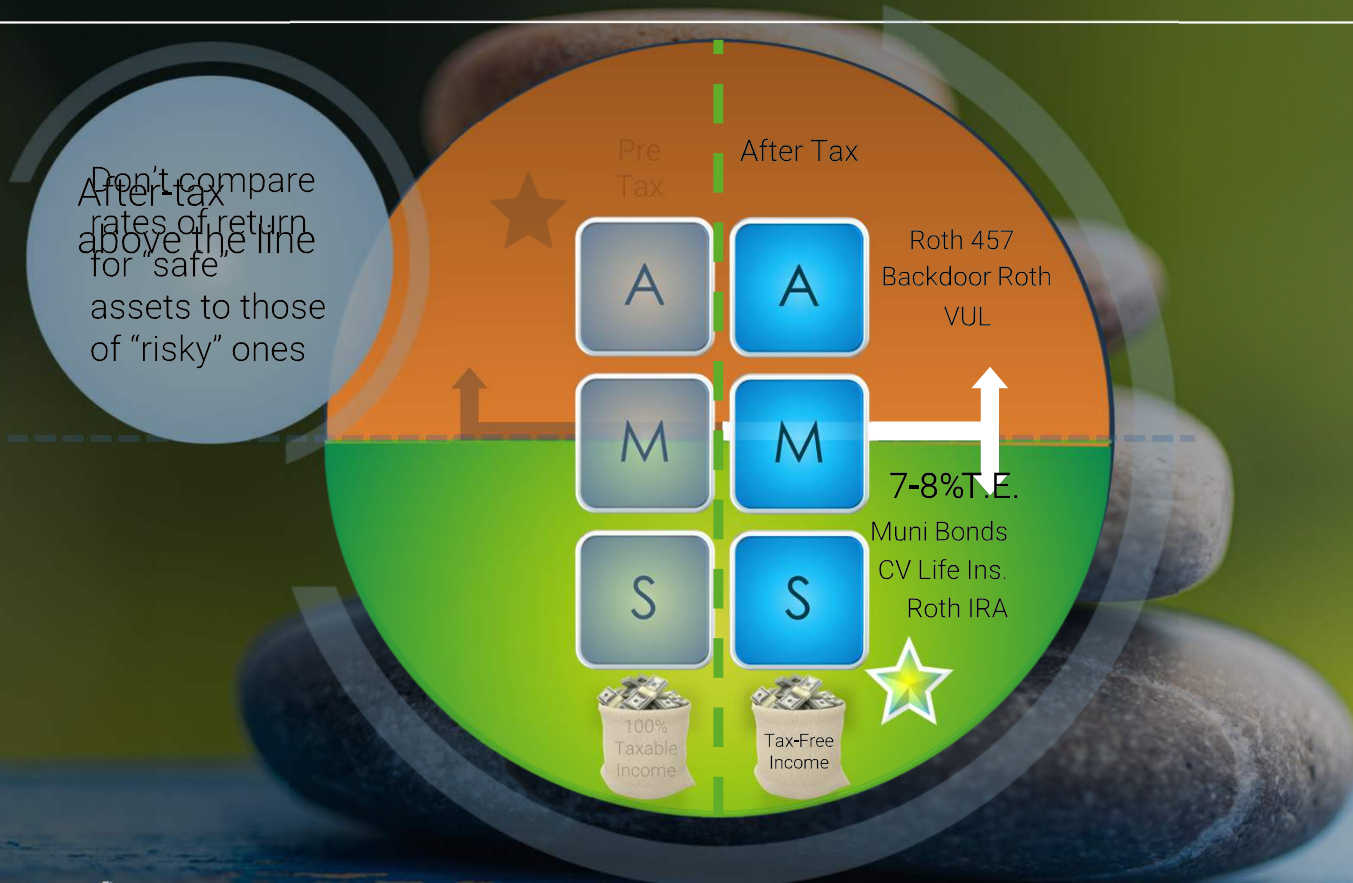


\*Conservative allocation

# HIGHEST RETURN OVER LONG-TERM

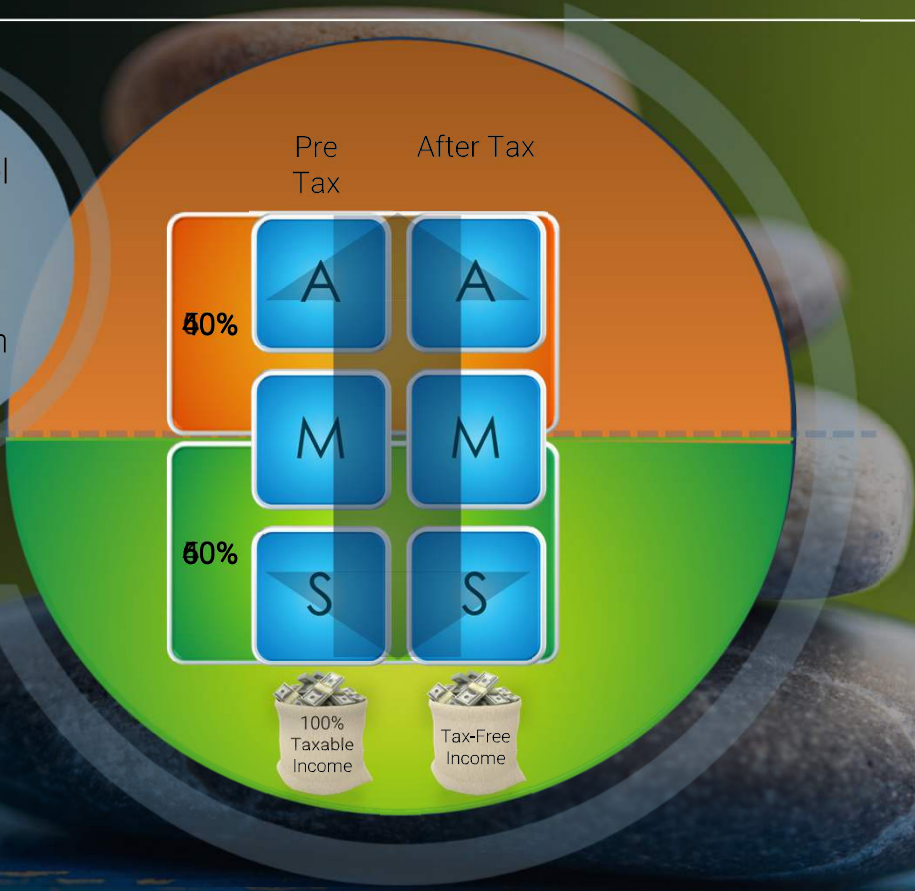


# WHAT DO PEOPLE HOPE FOR ABOVE THE LINE?

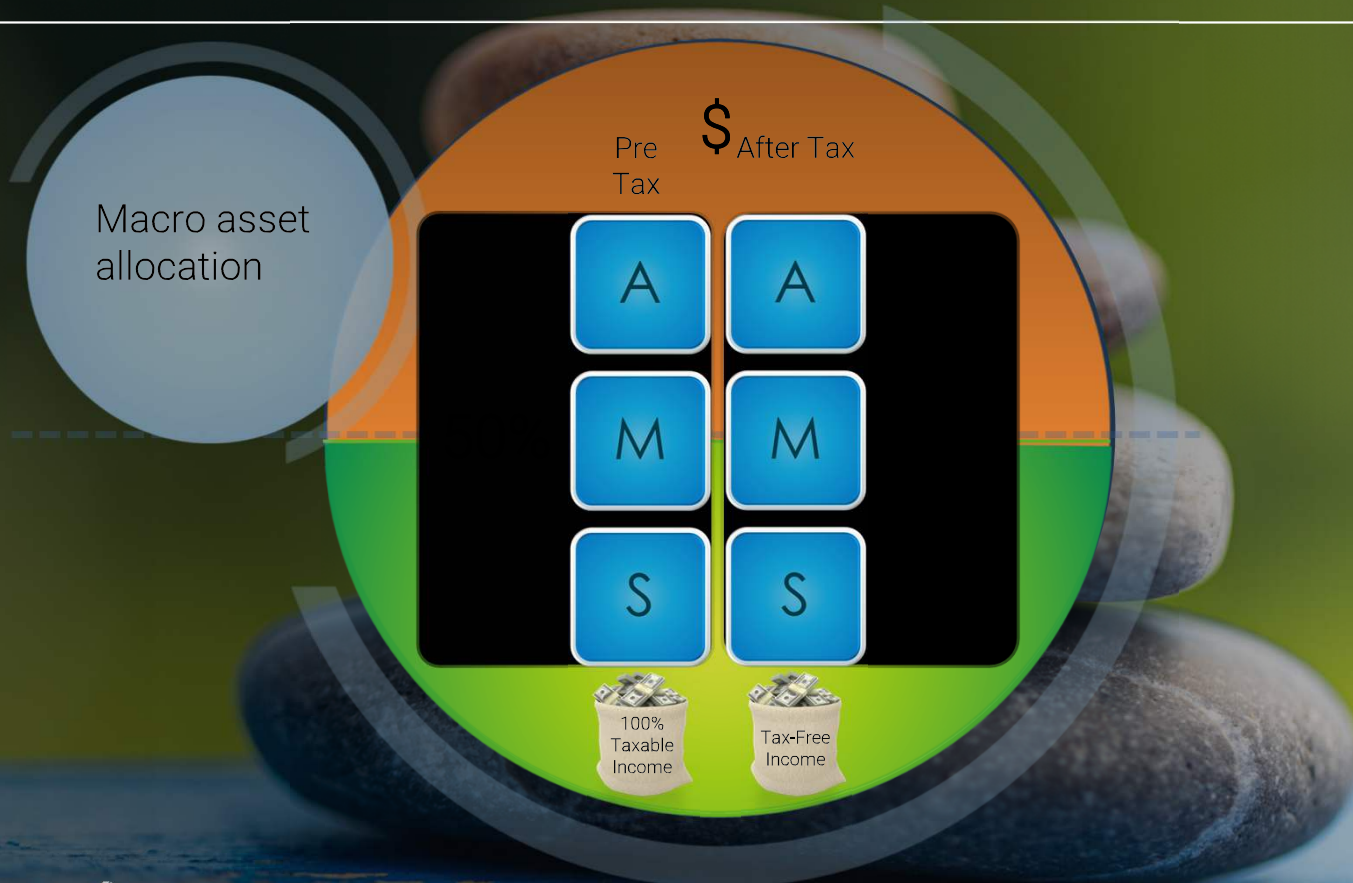


# THE "FUNNEL APPROACH"

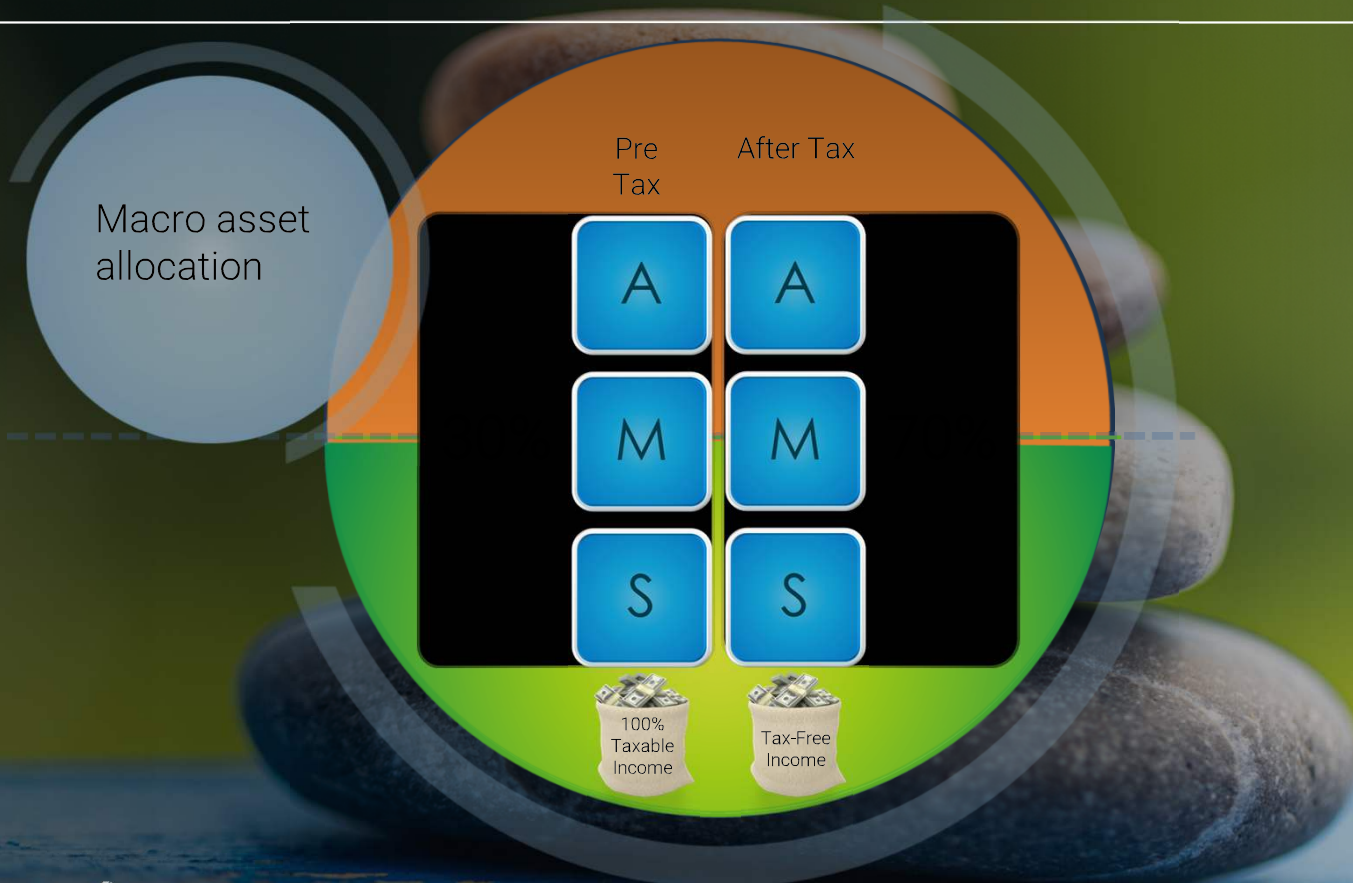
Utilize a "funnel approach" to turn paper money gains into real wealth



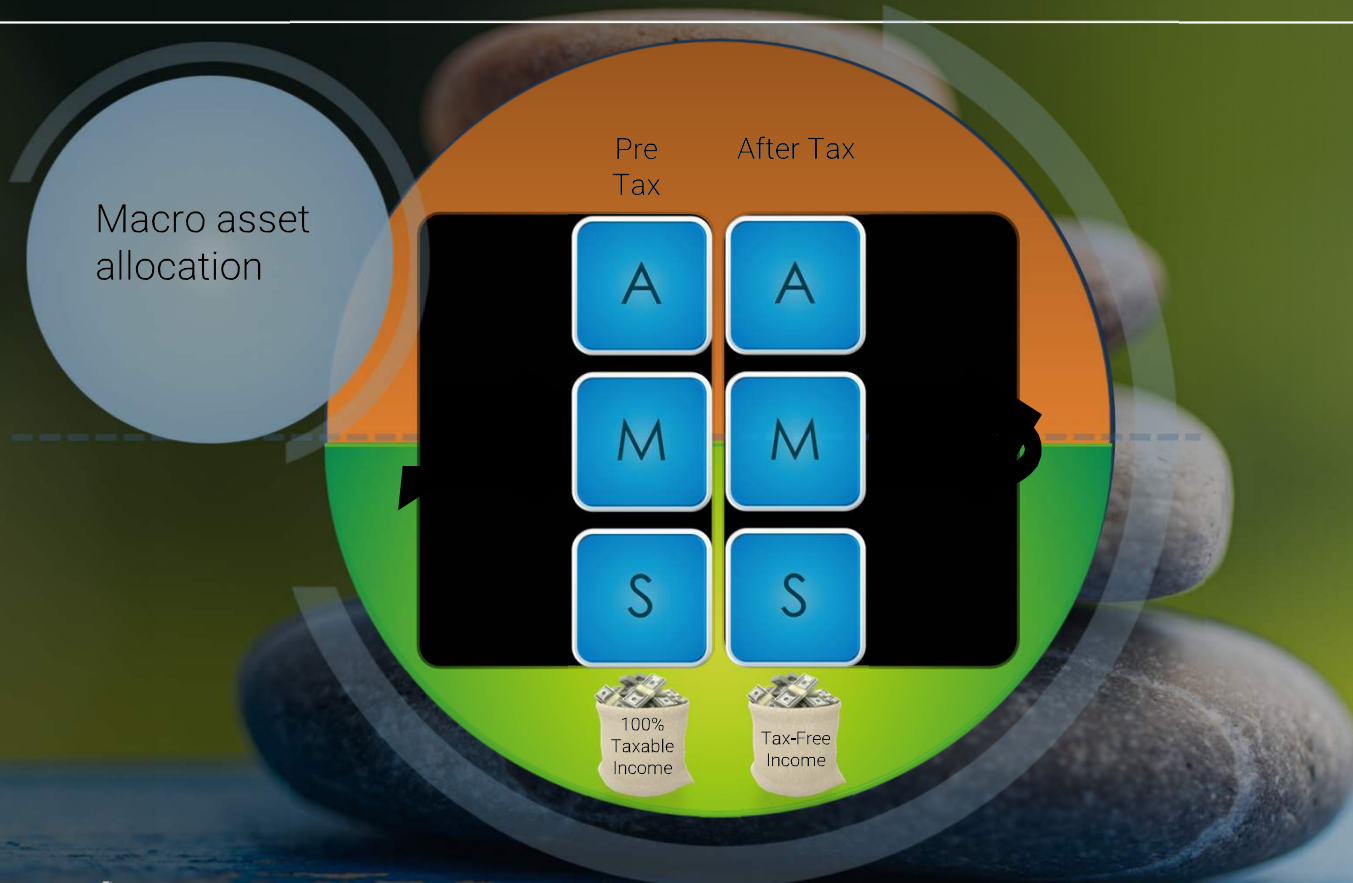
# MACRO ASSET ALLOCATION GUIDELINES



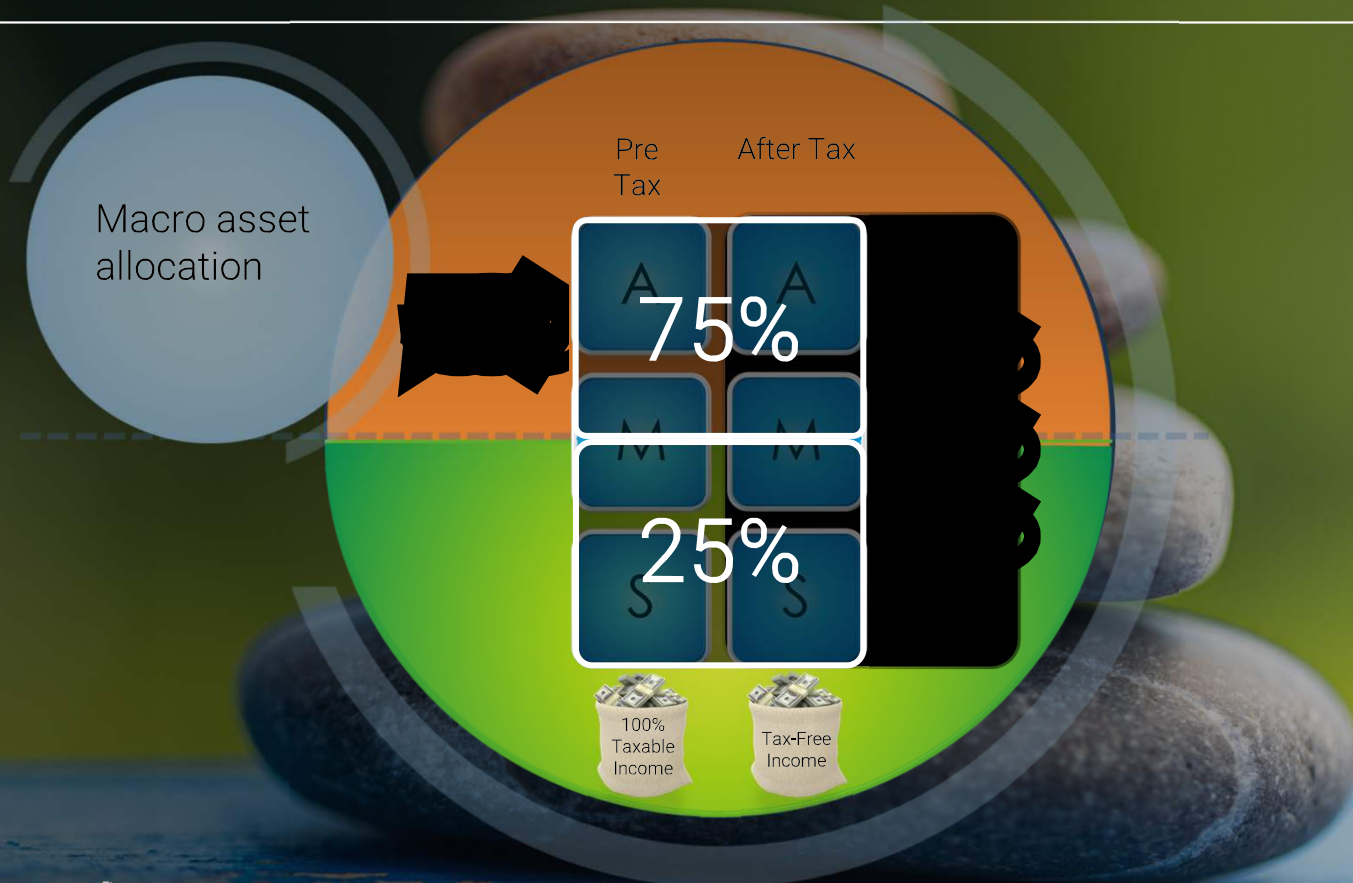
# DEPENDENT ON CURRENT INCOME



# IN MOST CASES, 50% ABOVE THE LINE

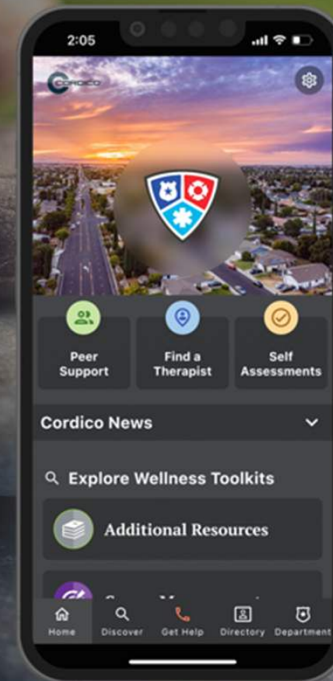


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# LEXIPOL'S CORDICO WELLNESS SOLUTION

To learn more about  
Lexipol's Cordico Wellness  
Solution visit  
[www.cordico.com](http://www.cordico.com)



# QUESTIONS & MORE INFO

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**For a FREE consultation**



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