The Retirement Income Framework™

A 5-step proprietary process that creates an income plan focused on protecting your savings from the four key retirements risks.



Determine Current Financial Status

Collect the latest statements and documents from your retirement accounts

Complete the Retirement Lifestyle Worksheet™ and calculate your "Protected Income Number"

Go over your needs and wants in our 60-minute Retirement Exploratory Discussion

Maximize Guaranteed Lifetime Income

Explore the three (3) sources that will protect a portion of your retirement income

Maximize your Social Security benefits and discover your optimal retirement age through our Social Security Maximization Calculator™

Consider fixed index annuities as your additional source to cover basic living expenses

Minimize Income Taxes

Assess your current tax liability

Explore tax-advantaged options to distribute your money in the most tax-efficient manner

Consider indexed universal life to help supplement your income during retirement while keeping your family financially protected

Grow Surplus Assets

Explore your investment options

Contrast the strategies between a standard, passive approach vs. a personalized, tactical approach

Execute a goal that works towards growing your surplus assets in the market to enhance your wealth

Review on Annual Basis

Meet with us every year to affirm your retirement income plan still aligns with your goals

Complete and review the Needs
Assessment Checklist within the
Retirement Income Review Report™

Identify any areas for needed adjustments and update your plan accordingly