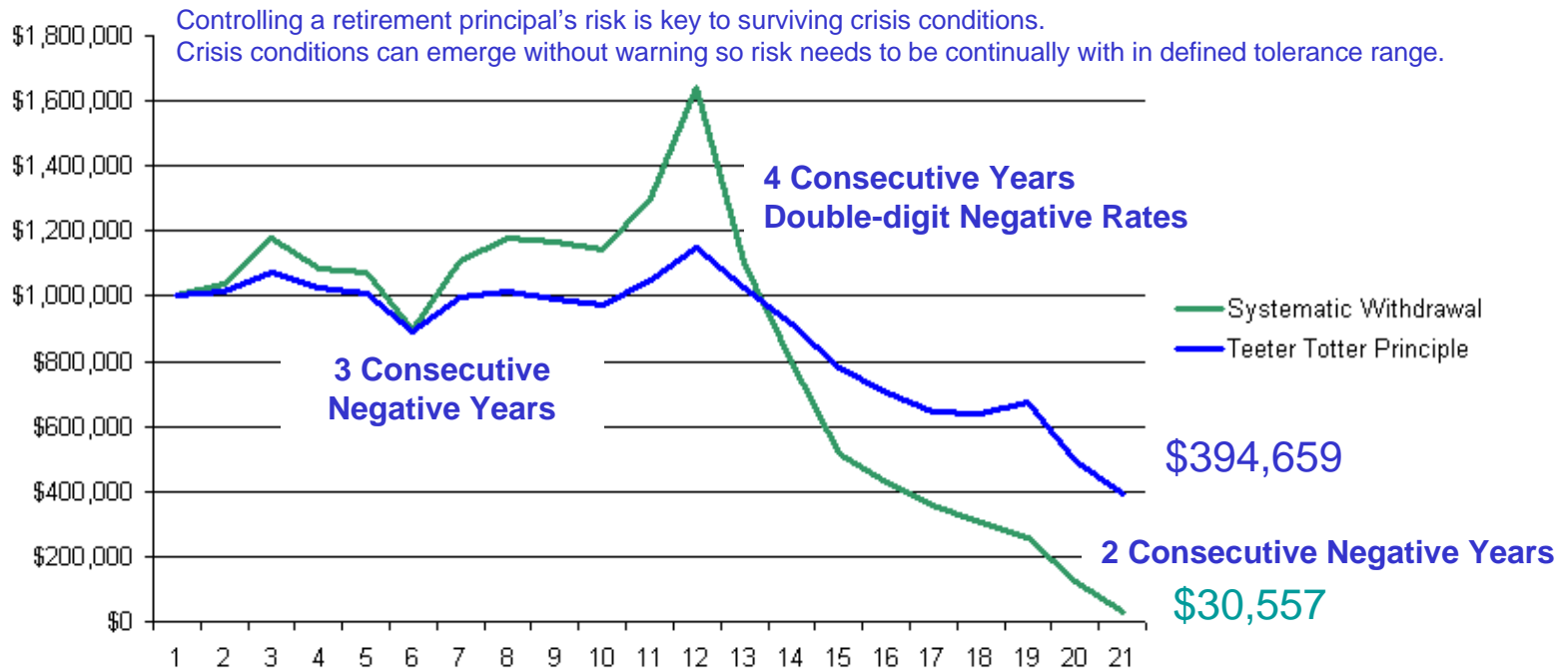


A Survive Crisis Retirement Plan



A Buy – Hold – Sell System
Planning Tools
Investor Literacy



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Compare 20 performance years of a Systematic Withdrawal Plan to the performance of a TTP Retirement Plan.

See the Numbers Inside ►

Simulated Systematic Withdrawal Summary

Sell Stock Yearly to Fund Draw

30% Cash 70% Invested – \$1,000,000 Initial Capital

Years 1 - 10

	TTP%		Large Company Stock			Small Company Stock			Cash		Balances		
	Cash	Inv	Balance	Rate	Buy/Sell	Balance	Rate	Buy/Sell	Balance	Rate	Invest	All Capital	
1	25%	75%	\$450,030	28.58%	s\$50,000	\$324,415	-7.31%		\$262,150	4.86%	\$774,445	\$1,036,595	1
2	23%	77%	\$484,196	21.04%	s\$25,000	\$421,058	29.79%	s\$25,000	\$272,848	4.68%	\$905,254	\$1,178,102	2
3	26%	74%	\$417,363	-9.11%	s\$25,000	\$381,839	-3.59%	s\$25,000	\$285,694	5.89%	\$799,203	\$1,084,898	3
4	27%	73%	\$345,750	-11.88%	s\$25,000	\$438,092	22.77%	s\$25,000	\$291,823	3.83%	\$783,842	\$1,075,665	4
5	32%	68%	\$249,864	-22.1%	s\$25,000	\$358,233	-13.28%	s\$25,000	\$290,259	1.65%	\$608,098	\$898,357	5
6	26%	74%	\$289,401	28.7%	s\$27,500	\$535,506	60.7%	s\$27,500	\$285,174	1.02%	\$824,907	\$1,110,082	6
7	24%	76%	\$290,369	10.87%	s\$27,500	\$601,428	18.39%	s\$27,500	\$283,837	1.2%	\$891,798	\$1,175,636	7
8	24%	76%	\$275,776	4.91%	s\$27,500	\$606,585	5.69%	s\$27,500	\$285,609	2.98%	\$882,361	\$1,167,970	8
9	25%	75%	\$277,126	11.62%	s\$27,500	\$580,706	0.28%	s\$27,500	\$286,337	3.27%	\$857,832	\$1,144,170	9
10	22%	78%	\$343,211	37.49%	s\$27,500	\$675,465	22.1%	s\$27,500	\$284,712	3.12%	\$1,018,676	\$1,303,389	10

Average Annual Rates

Large Company	Small Company	Cash
10.01 %	13.55 %	3.25 %

TTP Performance Summary

70% Cash 30% Invested

\$1,000,000 Initial Capital

Years 1 - 10

	TTP%		Large Company Stock			Small Company Stock			Cash		Balances		
	Cash	Inv	Balance	Rate	Buy/Sell	Balance	Rate	Buy/Sell	Balance	Rate	Invest	All Capital	
1	67%	33%	\$192,870	28.58%		\$139,035	-7.31%		\$681,590	4.86%	\$331,905	\$1,013,495	1
2	61%	39%	\$233,449	21.04%		\$180,453	29.79%		\$659,578	4.68%	\$413,903	\$1,073,481	2
3	62%	38%	\$212,182	-9.11%		\$173,975	-3.59%		\$642,258	5.89%	\$386,157	\$1,028,415	3
4	60%	40%	\$186,975	-11.88%		\$213,589	22.77%		\$610,127	3.83%	\$400,564	\$1,010,692	4
5	63%	37%	\$145,653	-22.1%		\$185,224	-13.28%		\$562,990	1.65%	\$330,878	\$893,869	5
6	51%	49%	\$187,456	28.7%		\$297,656	60.7%		\$510,178	1.02%	\$485,112	\$995,290	6
7	45%	55%	\$207,832	10.87%		\$352,395	18.39%	s\$200,000	\$455,881	1.2%	\$560,227	\$1,016,109	7
8	62%	38%	\$218,037	4.91%		\$161,066	5.69%		\$612,100	2.98%	\$379,103	\$991,204	8
9	58%	42%	\$243,373	11.62%		\$161,517	0.28%		\$566,706	3.27%	\$404,890	\$971,597	9
10	49%	51%	\$334,614	37.49%	s\$180,000	\$197,212	22.1%		\$517,113	3.12%	\$531,826	\$1,048,940	10

Average Annual Rates

Large Company	Small Company	Cash
10.01 %	13.55 %	3.25 %

Simulated Systematic Withdrawal Summary

Years 11 - 20

	TTP%		Large Company Stock			Small Company Stock			Cash		Balances		
	Cash	Inv	Balance	Rate	Buy/Sell	Balance	Rate	Buy/Sell	Balance	Rate	Invest	All Capital	
11	17%	83%	\$453,392	43.61%	s\$30,000	\$905,142	39.69%	s\$30,000	\$282,218	3.56%	\$1,358,535	\$1,640,754	11
12	26%	74%	\$387,743	-8.42%	s\$30,000	\$425,669	-51.36%	s\$30,000	\$285,974	4.75%	\$813,412	\$1,099,387	12
13	35%	65%	\$268,665	-24.9%	s\$30,000	\$244,721	-38.15%	s\$30,000	\$281,306	2.41%	\$513,386	\$794,693	13
14	53%	47%	\$135,227	-43.34%	s\$30,000	\$107,897	-49.75%	s\$30,000	\$270,746	1.07%	\$243,125	\$513,871	14
15	60%	40%	\$96,609	-8.19%	s\$30,000	\$73,698	-5.39%	s\$30,000	\$257,566	0.96%	\$170,308	\$427,874	15-78%
16	67%	33%	\$65,650	-1.44%	s\$32,500	\$54,282	24.22%	s\$32,500	\$240,051	0.16%	\$119,933	\$359,984	16
17	74%	26%	\$48,953	47.67%		\$30,537	40.19%		\$225,197	0.17%	\$79,490	\$304,688	17
18	55%	45%	\$65,558	33.92%		\$50,325	64.8%		\$142,812	0.18%	\$115,883	\$258,695	18
19	48%	52%	\$42,593	-35.03%	s\$30,000	\$21,131	-58.01%		\$57,869	0.31%	\$63,724	\$121,594	19
20	1%	99%	\$11,133	-11.59%		\$19,229	-9%		\$194	0.06%	\$30,363	\$30,557	20

Average Annual Rates

Large Company
4.62 %

Small Company
4.64 %

Cash
2.31 %

Total Income Draw

\$1,343,518

TTP Performance Summary

Years 11 - 20

	TTP%		Large Company Stock			Small Company Stock			Cash		Balances		
	Cash	Inv	Balance	Rate	Buy/Sell	Balance	Rate	Buy/Sell	Balance	Rate	Invest	All Capital	
11	57%	43%	\$222,041	43.61%	s\$75,000	\$275,486	39.69%	s\$125,000	\$652,342	3.56%	\$497,527	\$1,149,870	11
12	80%	20%	\$134,660	-8.42%		\$73,196	-51.36%		\$820,329	4.75%	\$207,857	\$1,028,186	12
13	84%	16%	\$101,130	-24.9%		\$45,272	-38.15%		\$767,093	2.41%	\$146,402	\$913,495	13
14	90%	10%	\$57,300	-43.34%		\$22,749	-49.75%		\$701,089	1.07%	\$80,049	\$781,138	14
15	89%	11%	\$52,607	-8.19%	b\$25,000	\$21,523	-5.39%	b\$50,000	\$631,464	0.96%	\$74,130	\$705,594	15 -39%
16	74%	26%	\$76,489	-1.44%		\$88,845	24.22%		\$479,331	0.16%	\$165,335	\$644,667	16
17	63%	37%	\$112,952	47.67%		\$124,553	40.19%		\$399,774	0.17%	\$237,505	\$637,280	17
18	47%	53%	\$151,266	33.92%	s\$50,000	\$205,263	64.8%	s\$100,000	\$317,703	0.18%	\$356,529	\$674,232	18
19	78%	22%	\$65,792	-35.03%		\$44,200	-58.01%		\$383,767	0.31%	\$109,992	\$493,760	19
20	75%	25%	\$58,167	-11.59%		\$40,222	-9%		\$296,269	0.06%	\$98,389	\$394,659	20

Average Annual Rates

Large Company
4.62 %

Small Company
4.64 %

Cash
2.31 %

Total Income Draw

\$1,343,518

Simulated Systematic Withdrawal Summary

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15	60%	40%	\$96,609	-8.19%	s\$30,000	\$73,698	-5.39%	s\$30,000	\$257,566	0.96%	\$170,308	\$427,874	15
16	67%	33%	\$65,650	-1.44%	s\$32,500	\$54,282	24.22%	s\$32,500	\$240,051	0.16%	\$119,933	\$359,984	16

High risk entering a crisis devastated this retiree's life. Declined investments had to be sold to get income.

- ✓ Future Market Rates Will Always Be Unknown
- ✓ Too Much Risk Can Diminish Principal in a Crisis
- ✓ Optimization Works Against a Retiree in a Crisis

The returns in this example are U.S. Treasury Bills, Large Cap stocks and Small Cap stocks reported by Ibbotson Associates in the SBBI 2006 Yearbook, Market Results for 1926-2005

TTP Performance Summary

	TTP%		Large Company Stock			Small Company Stock			Cash		Balances		
	Cash	Inv	Balance	Rate	Buy/Sell	Balance	Rate	Buy/Sell	Balance	Rate	Invest	All Capital	
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15	89%	11%	\$52,607	-8.19%	b\$25,000	\$21,523	-5.39%	b\$50,000	\$631,464	0.96%	\$74,130	\$705,594	15
16	74%	26%	\$76,489	-1.44%		\$88,845	24.22%		\$479,331	0.16%	\$165,335	\$644,667	16

Low risk entering a crisis allowed this retiree to sustain income from cash funds and hold investments for a recovery period.

- ✓ TTP Guards Against Too Much Risk
- ✓ TTP Can Navigate Crisis Conditions
- ✓ TTP is a Survival System

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