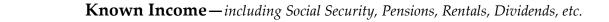


## 90 / 70 / 30 Rule

Use this formula to see if your client has a sustainable retirement income:



Known Expenses—including Home Costs, Taxes, Lifestyle, etc.

\$

\$

Income Difference

## Income Excess

Increase savings for future use

• Gift

## Re-evaluate goals

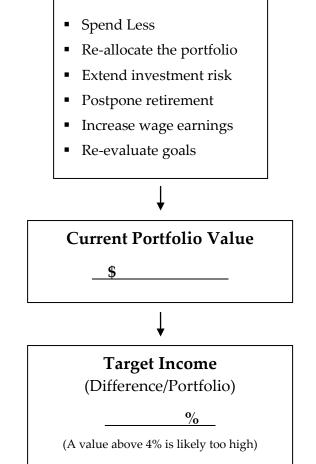
- Decrease investment risk
- Spend more

## **Desired Results**

 $\geq$  90% of expenses covered by predictable income

≤70% of the investment portfolio allocated to predictable income

 $\geq$  30% of the portfolio allocated to growth investments



**Income Shortfall**