


The logo for 'TIMELINING' is presented in a bold, blue, sans-serif font. The text is contained within a yellow rectangular box with a white border. The bottom center of the box features a white, downward-pointing arrowhead shape, giving it the appearance of a callout or a speech bubble.

**TIMELINING<sup>®</sup>**

An intuitive framework designed for increasing investor confidence



# What is a major challenge we all face regarding investment success?

A man and a woman are sitting on a brown leather couch in a bright, sunlit room. The man, wearing glasses and a light blue striped shirt, is holding a large white document and looking at it intently. The woman, wearing a blue button-down shirt, is looking at the document with a serious expression. The background shows a window with white curtains and a white armchair.

Selling the wrong assets  
at the wrong time.

# Why do we decide to sell at the wrong time?

The traditional presentation of allocation strategies can be confusing and does not always create an intuitive understanding or instill confidence.



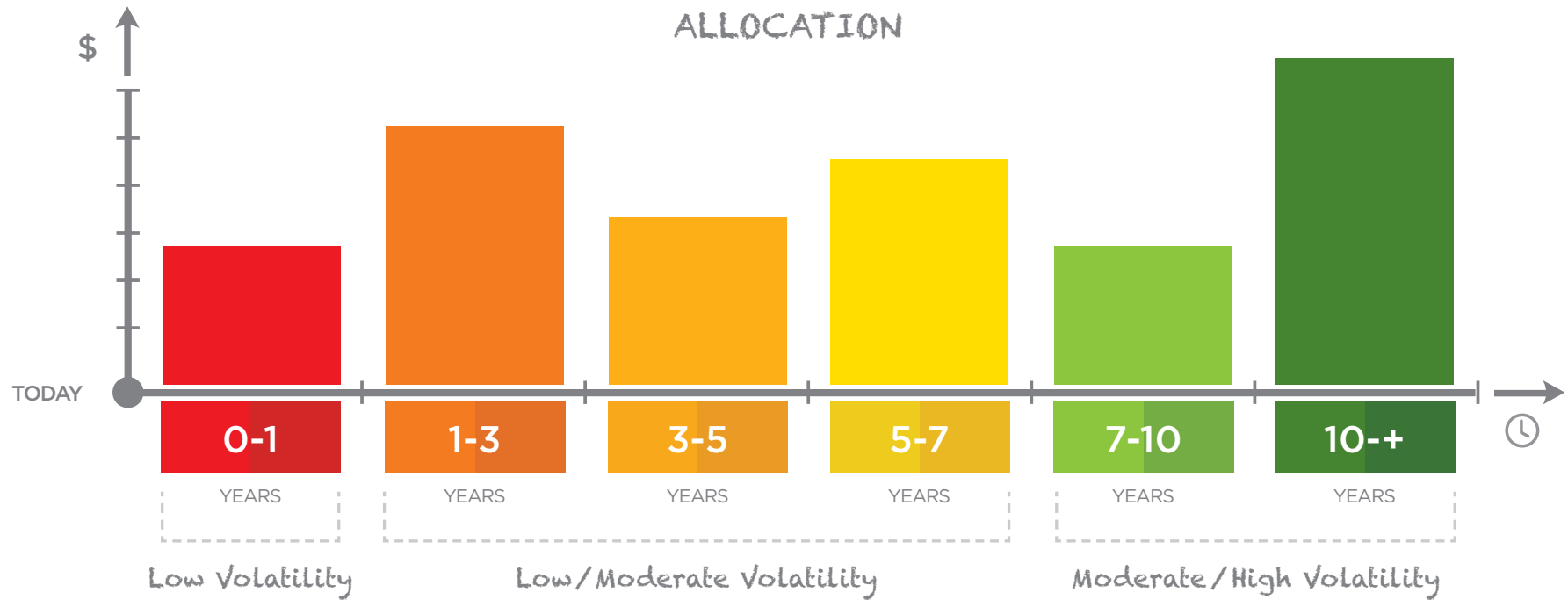
# How can TimeLining® help?



TimeLining® illustrates a portfolio of investments in relation to phases of life.

By wrapping investment advice in the context of life events to come, it helps us picture how our portfolio strategy aligns with our future. We can be more confident in pursuing our investment objectives and more tolerant about market ups and downs. TimeLining® is designed to create successful client/advisor relationships and more desirable outcomes.

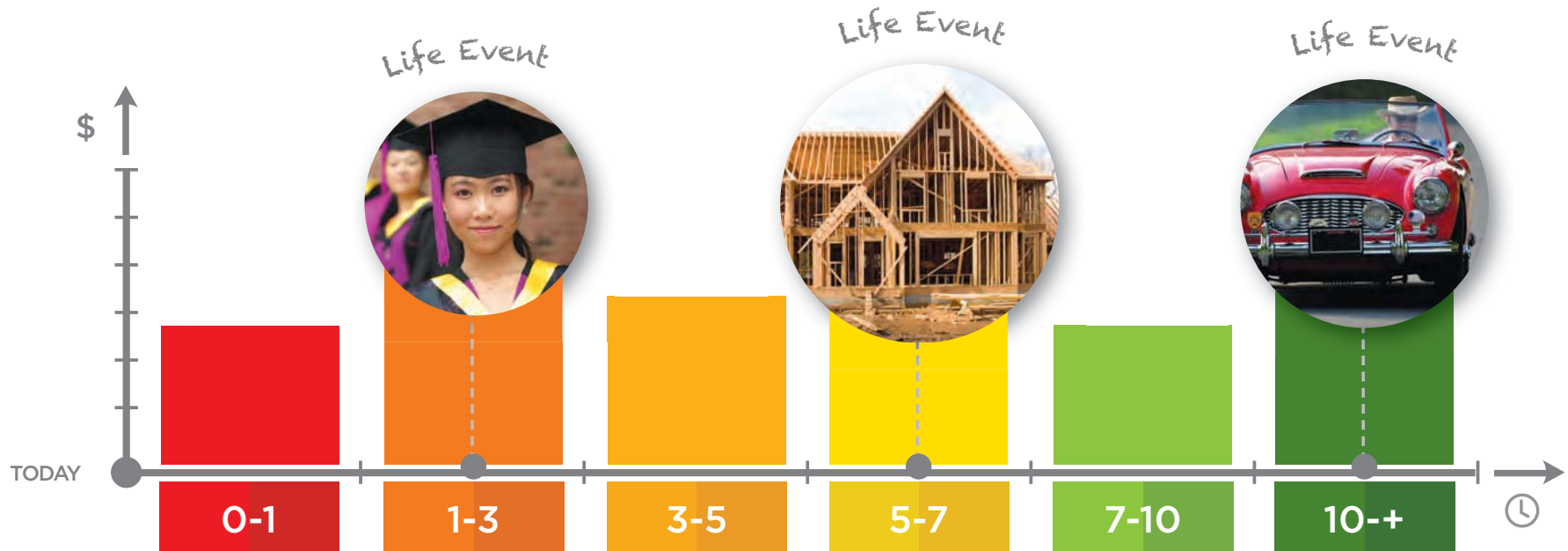
# TimeLining® is intuitive.



*We can better understand and trust our investment plan because we can see how it relates to our life.*

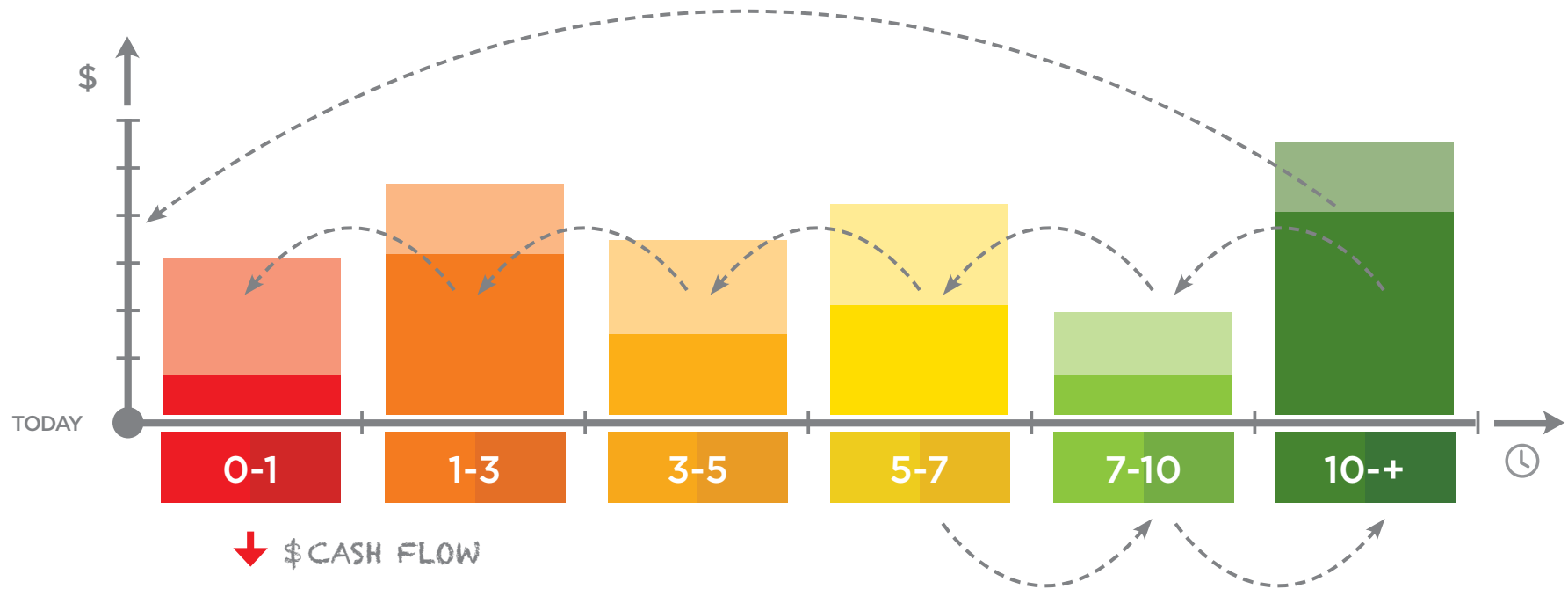
\* See disclosure on last page

# TimeLining® is personalized.



*We are involved in the creation of our investment strategy and see ourselves in it.*

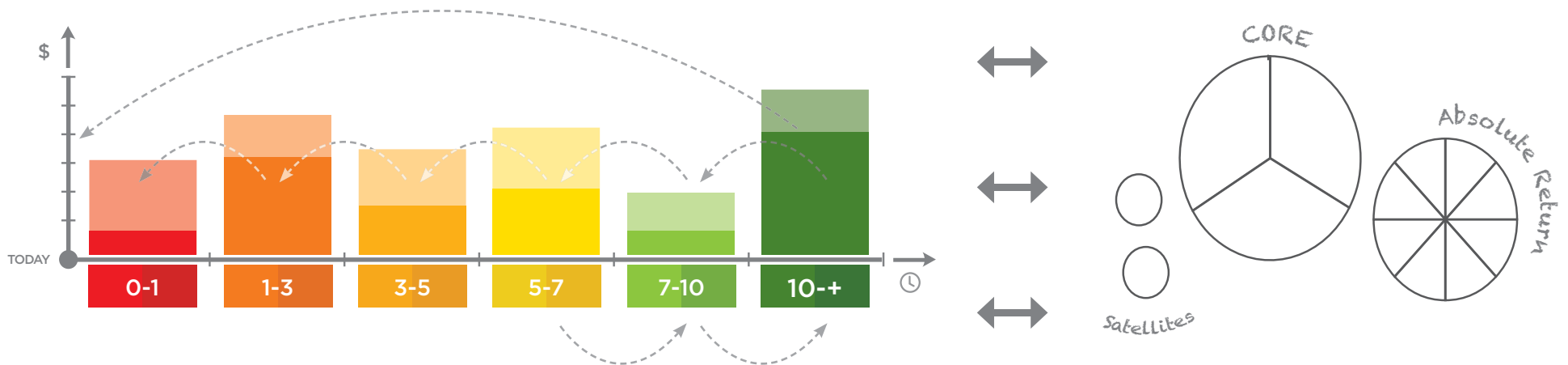
# TimeLining® provides flexibility.



*Re-allocating assets and adjusting to risk is logical and clear.*



# TimeLining® is methodical.



*The traditional allocation approach is applied to a more reliable and repeatable methodology.*

# TimeLining® in action:

## Meet Robert & Susan

A photograph of an older couple, Robert and Susan, kayaking on a lake. Susan is in the foreground, wearing a blue jacket and a blue life vest, smiling broadly. Robert is in the background, wearing a yellow jacket and a yellow hood, also smiling. They are both holding black paddles. The background shows a scenic view of mountains and water.

*Robert & Susan are both retired and were concerned about outliving their money.*

\* See disclosure on last page

# TimeLining® in action:

## Life & Financial Situation

*Early 70s, retired, living off their investments*

Robert was a partner at an engineering firm and Susan was a nonprofit director. Their children are grown and have many children of their own. They are both in their early seventies and live a healthy lifestyle.

Robert and Susan are in a “spend down” situation with approximately \$60,000 withdrawn per year (not adjusted for a change in spending habits) out of a portfolio valued at approximately \$1.2m. This supplemented Social Security and a small pension income.

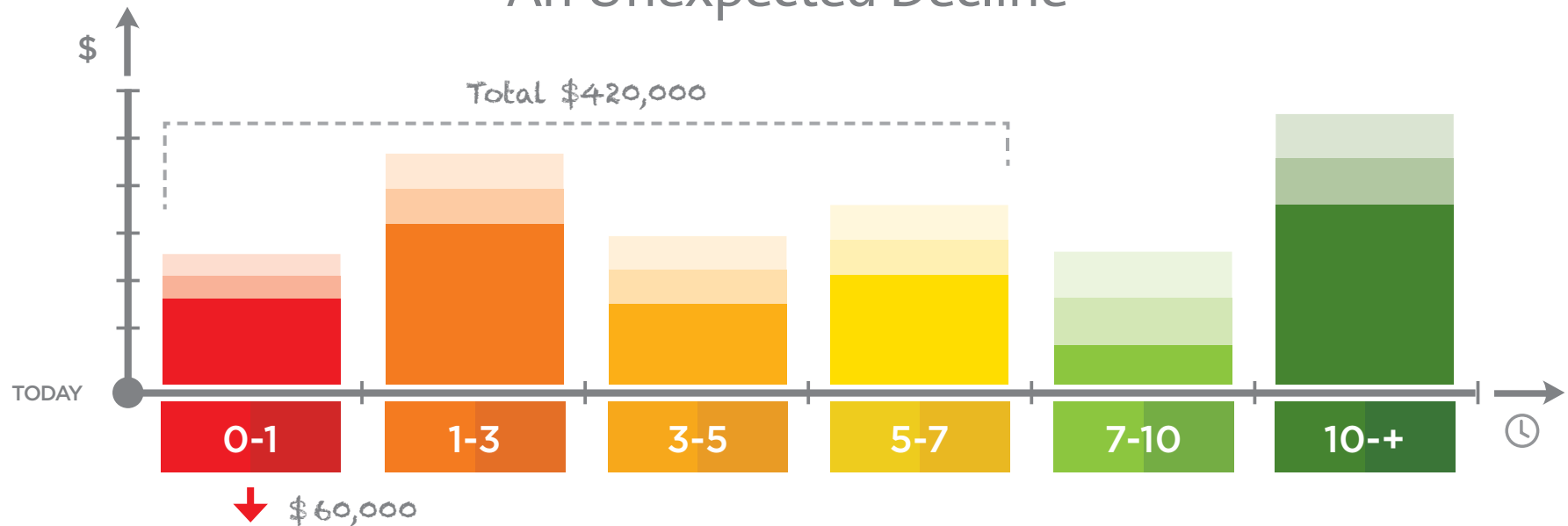
*\$60,000 annual cash flow from \$1.2m portfolio*

Since their needs were \$60,000 per year, the asset allocation resulting from TimeLining® was a portfolio of approximately 6% cash/cash alternatives, 44% fixed income/alternative investments, and 50% equities.

Robert & Susan are seasoned investors, but even big declines can rattle knowledgeable investors. TimeLining® helped prepare them to stay level headed and on track with their investment objectives.

# TimeLining® in action:

## An Unexpected Decline

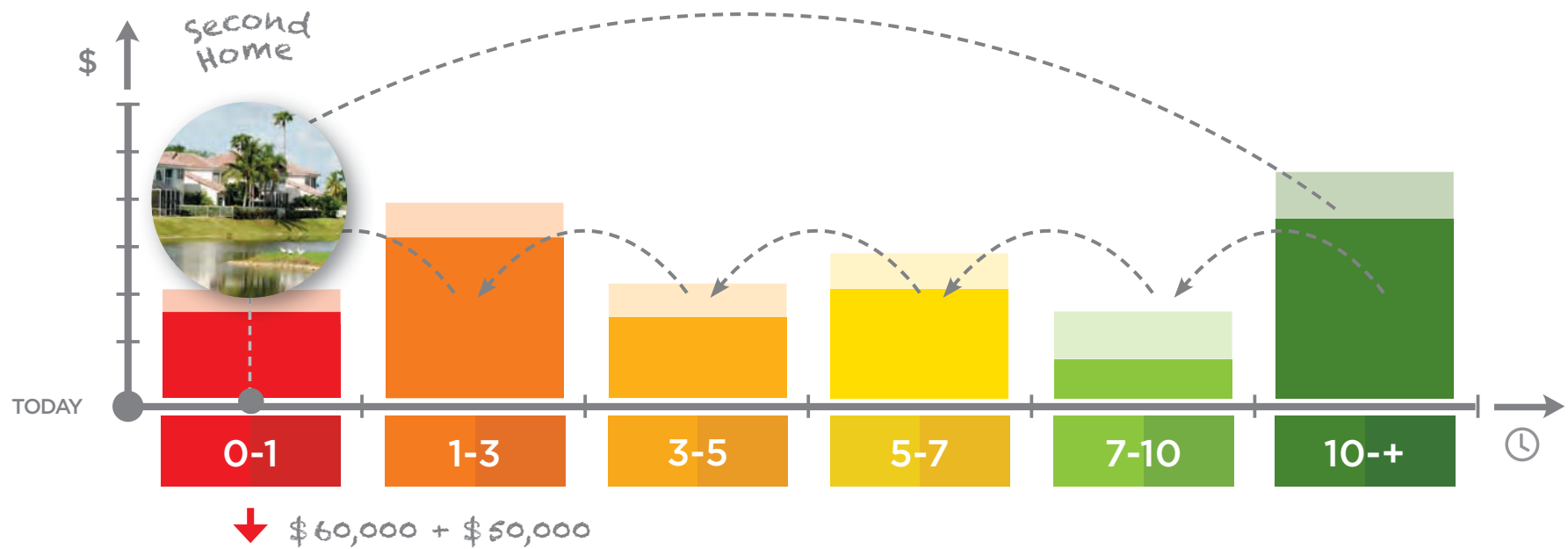


In the fall of 2008 during the financial crisis the stock markets were in decline which caused Robert to ask, “How much money do I have in my 0-7 year timelines?” He knew to ask this as that was the portion of the portfolio that would not have direct stock market exposure. Based on his TimeLining training, the answer was approximately \$420,000.

Robert understood that he did not need to sell assets in the near term while the stock markets were down. This allowed the equity portion to remain invested during this market cycle and Robert and Susan were able to remain on track with their goals and objectives.

# TimeLining® in action:

## Rebalancing For Life Needs



Fast forward to a period when the stock markets were trending up... Robert and Susan decided to purchase a second home in Florida and needed to withdraw \$50,000 for a down payment.

The account can be rebalanced during this period in order to pay for this purchase.

*Investment strategies are dependent on market conditions. There can be no assurance that any investment strategy will be successful in meeting its objectives.*

# What does success look like?



Success is collaboration between you and your advisor to purchase appropriate assets and provide a framework designed to increase the probability of achieving your investment goals.

*Use the flexible TimeLining® framework to set the stage for our engagement!*

# TimeLining® Worksheet

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Advisor: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Lower Volatility

Lower/Moderate Volatility

Moderate/Higher Volatility

	0-1	1-3	3-5	5-7	7-10	10-+
⌚ TIME SEGMENT						
\$ TOTAL						
📁 LIFE EVENTS						
Investment						
Symbol						
1						
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# TIMELINING®

## Disclosures:

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