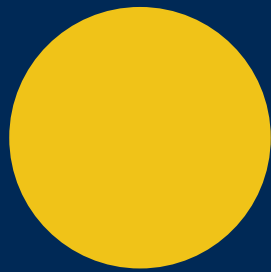


TIMELINING[®]

An intuitive framework for increasing investor confidence



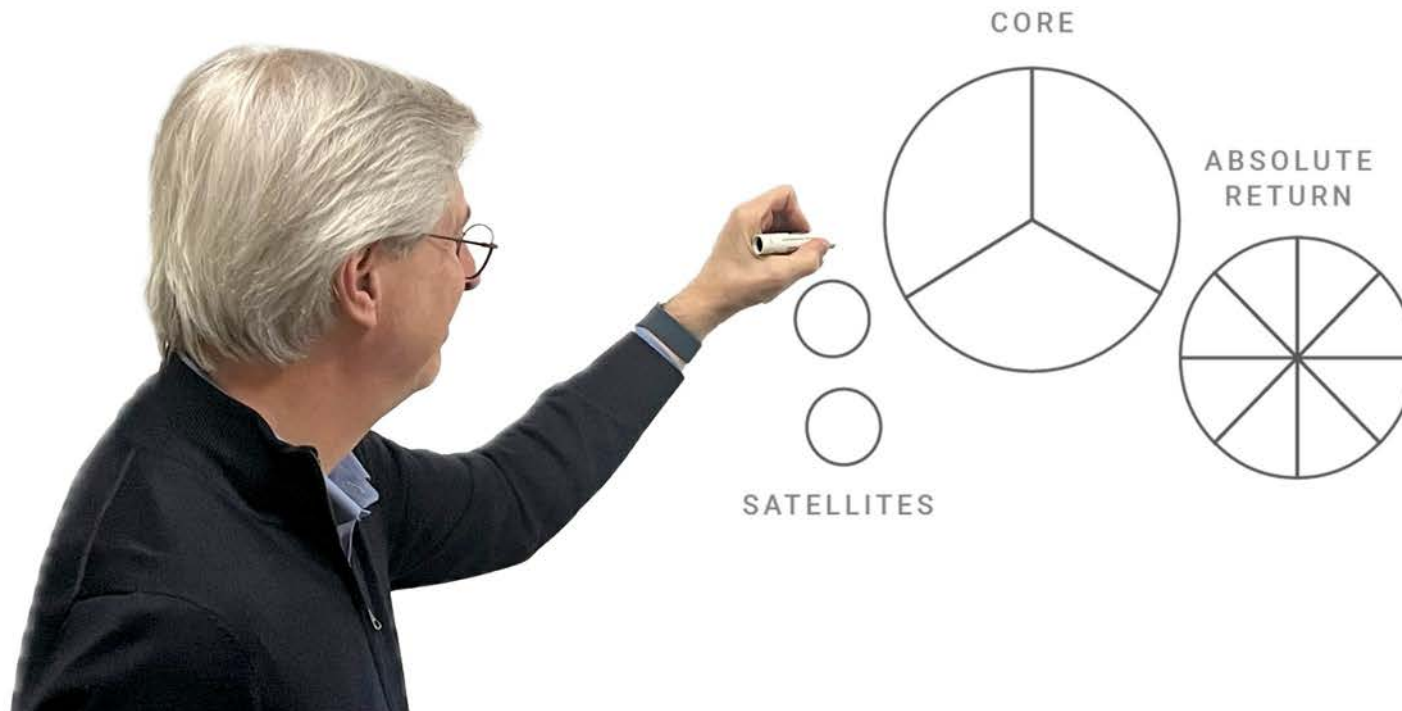
What is a major challenge we all face regarding investment success?



Selling the wrong assets at the wrong time.

Why do we decide to sell at the wrong time?

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



How can TimeLining® help?



NEEDS NOW



UNEXPECTED EVENTS



GOOD TIMES



EXPECTED EVENTS



HARD TIMES

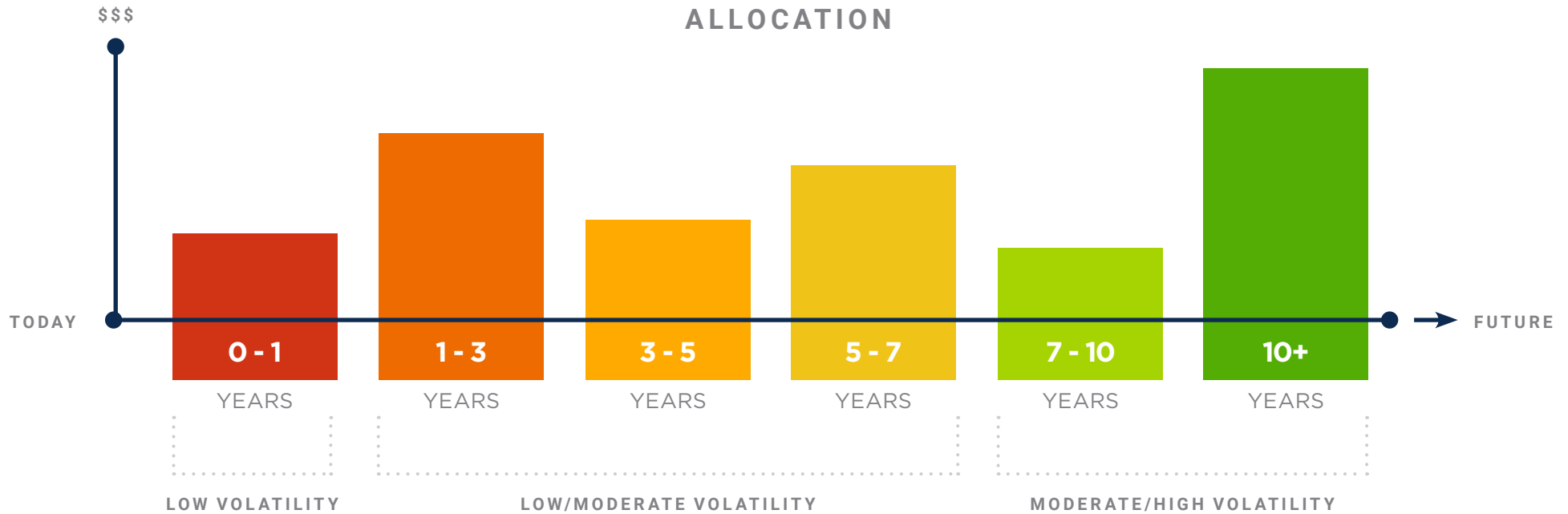


NEEDS LATER

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

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

TimeLining® is intuitive.



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

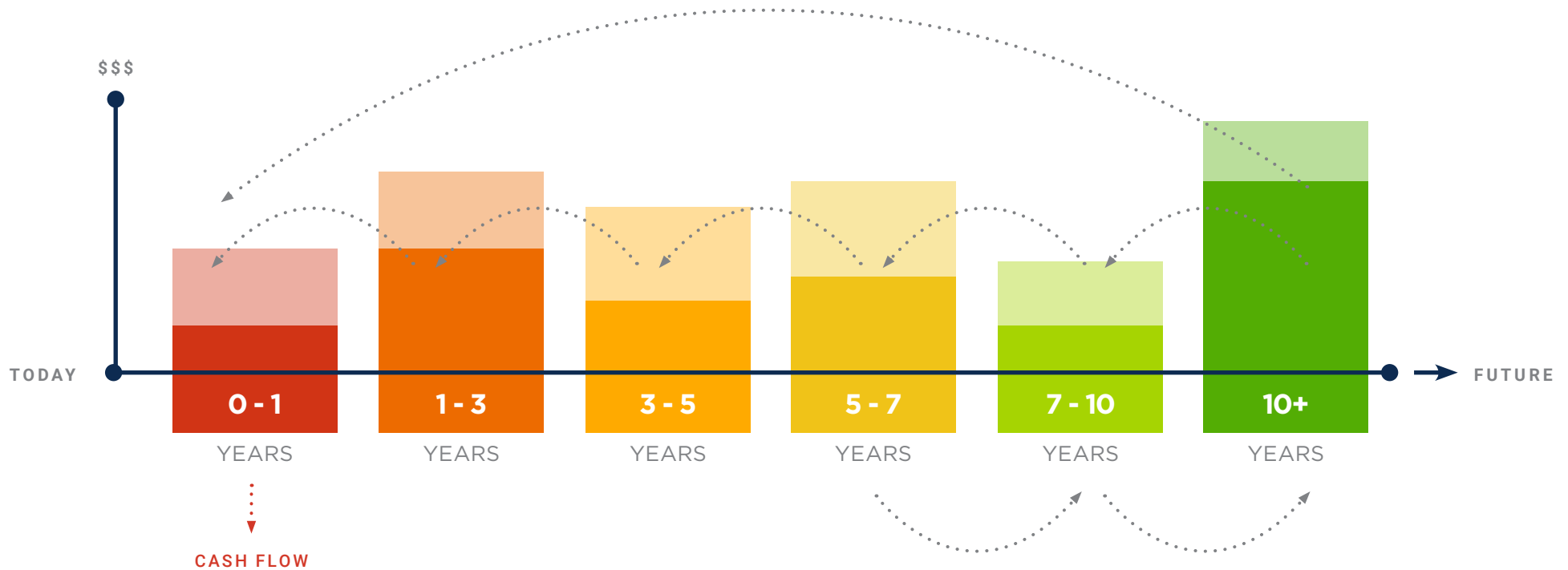
*SEE DISCLOSURE ON LAST PAGE

TimeLining® is personalized.



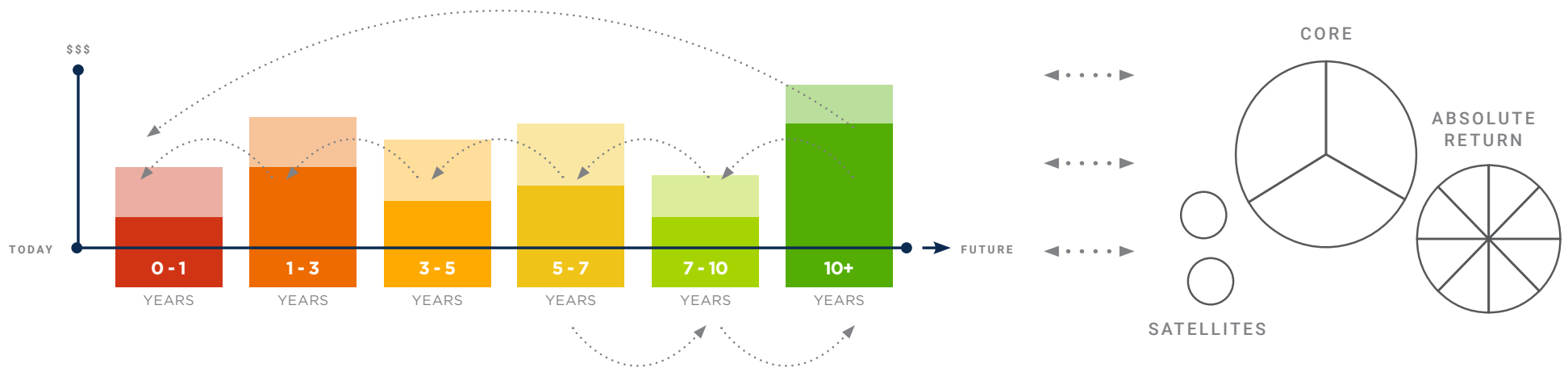
We are involved in the creation of our investment strategy and see ourselves in it.

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®

TimeLining® in action.

MEET ROBERT & SUSAN



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 supplements their Social Security and a small pension.

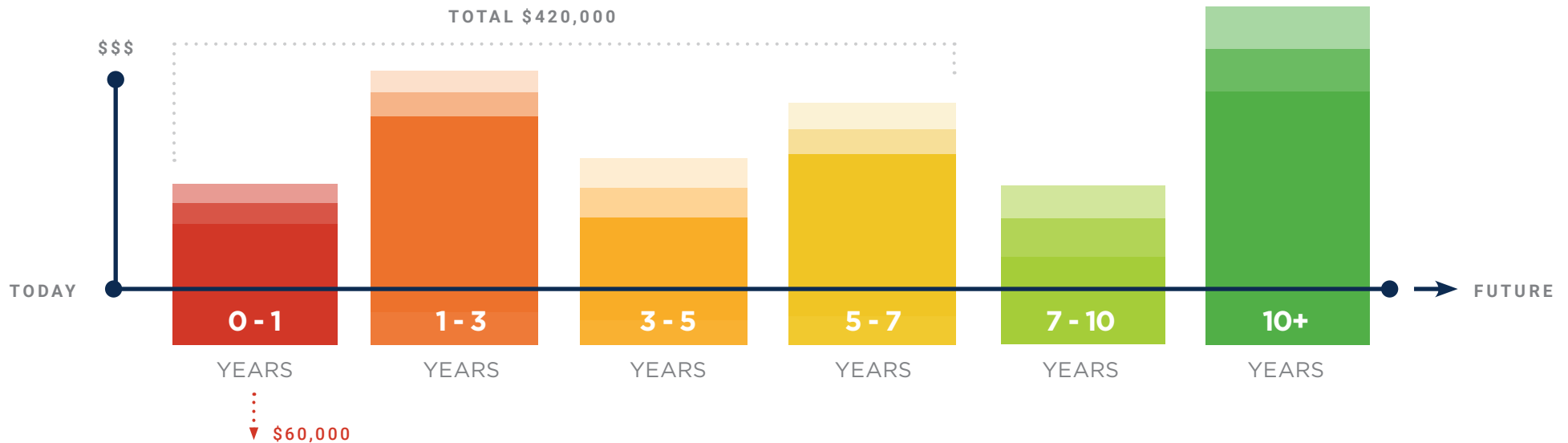
\$60,000 annual cash flow from \$1.2m portfolio

Since their needs are \$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

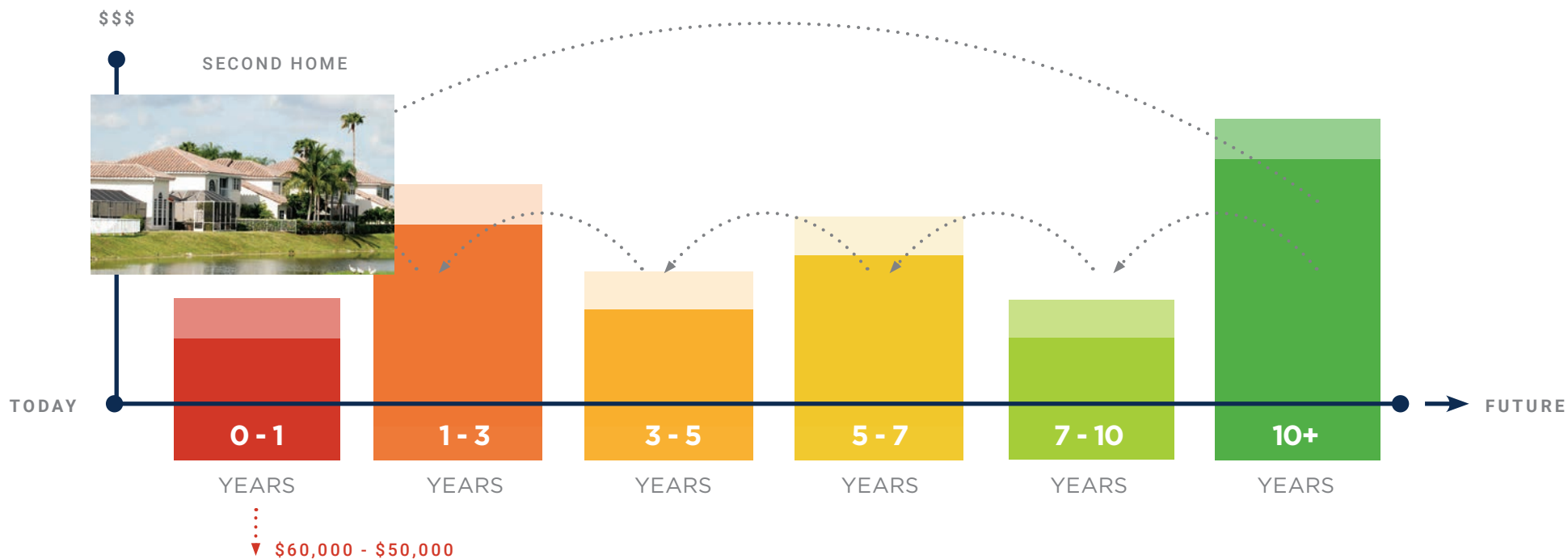


In the fall of 2008 during the financial crisis, the stock markets were in decline which caused Robert to ask, “How much money do I have in my 0-7 year timelines?” He knew to ask this as that was the portion of the portfolio that would not have direct stock market exposure. Based on his TimeLining® training, 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 was 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							
2							
3							
4							
5							
6							
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TIMELINING®

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2. The hypothetical example is for informational purposes only and is not indicative of any investment or client experience. There is guarantee that the results presented will be attained or reproduced. Individual results will vary.

the
investors
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RAYMOND JAMES

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