**Tab Name: Income Distribution Planning**

With improvements in healthcare, diet and exercise habits, Americans are generally living longer lives and enjoying more active and vibrant retirements.  Early retirement has also become more common, thus resulting in many retirees facing the challenge of not outliving their retirement assets.

Income Distribution planning is the process by which the assets you collected as you were preparing for retirement (the accumulation phase) are paid out to you during your retirement (the distribution phase).  The strategies that you used during the accumulation phase are very different than the strategies that you would use during the distribution phase.

One process that we utilize is called the NextPhase™ Retirement Income Planning Process; it is a time-segmented, inflation-adjusted strategy that is designed to help you find a balance of investment choices with different, complementary risk and growth opportunities.