

TheLiveBigWay® Safe-Spending System

Turn Your Portfolio into a Paycheck

As you approach retirement, you're probably asking yourself questions like...

- How much can I safely spend from my portfolio?
- What will I need to do to get back on track?
- How will I know if I'm heading for trouble?
- How and when will I get my money?

TheLiveBigWay® Safe-Spending System answers these questions by providing you with a specific annual spending rate and clear decision rules to keep your spending levels steady year after year even as markets fluctuate.

This ensures you remain on a sustainable path in retirement.

Decision Rules as Guardrails

1



Inflation Rule

This rule allows you to increase your spending levels by the amount of inflation over the past 12 months, as long as you had a positive return in the prior year or your balance is \geq your balance when you began spending.

2



Capital Preservation Rule (CPR)

This rule is used to reduce the strain on your portfolio and give it a chance to recover if your balance decreases beyond our threshold due to market activity or overspending.

3

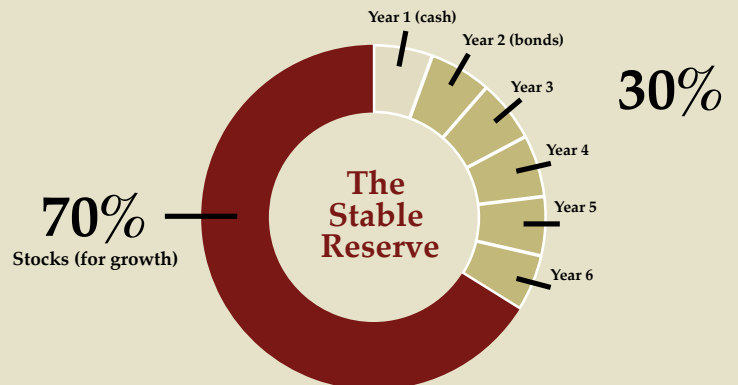


Prosperity Rule

This rule works in the opposite way of the Capital Preservation Rule and is used to increase your spending levels during an advancing market – congratulations, you get a raise!

The Stable Reserve

To fuel your spending, we structure the portfolio such that you always have what you need in it. By that, we mean: a year's worth of your spending needs in cash (so it's there when you need to spend it), several more years of your spending needs in bonds (providing you with the reassurance that you'll have what you need in the years to come), and the rest in stocks (so that you can be confident your portfolio will grow and continue to be able to support you in the long run).



You are a good fit for
TheLiveBigWay®
Safe-Spending System if...

- *You have financial assets*
- *You're ready to spend from your portfolio*
- *You want to Live Big®!*

It's about the size of your life, not the size of your wallet®

1, 2, 3 Get Started Today!

Let us know you're interested

Check out our unique Client Private Page® to see how the Safe-Spending System integrates with your entire financial plan

- Username: Sample
- Password: Sample

Learn more about how we turn your portfolio into a paycheck here, and review page three to see a sample of the analysis we provide to our Clients.

Safe-Spending Policies

Wendy and Tom King

2022 Annual Update

12/31/2021

Update

Initial Safe-Spending Rate

Initial Date: 12/31/2005

Initial Equity Market Valuations: High
(High / Average / Low)

Target Equity Allocation of Portfolio: Medium
(High / Medium / Low)

Initial Safe-Spending Rate:	5.00%
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We establish a client's Initial Safe-Spending Rate by evaluating how they are invested within the context of the current market conditions. Although Yeske Buie Clients receive an updated report annually, this section remains the same – it is the anchor for a client's spending journey.

Applying the Decision Rules

12/31/2021

12/31/2021	Portfolio Value:	\$2,120,000
12/31/2021	12-Month Portfolio Return:	14.3%
12/31/2021	12-Month Inflation:	5.9%
	W/D Rate of Current Spending Target:	4.7%

Inflation Rule: Increase

Capital Preservation Rule: No Change

Prosperity Rule: No Change

12/31/2020	Last Spending Target:	\$100,000
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New Annual Spending Target:	\$106,000
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This section of the report serves as the compass that shows us the direction of a client's next step in their spending journey. The information available here enables us to clearly see what happened over the past year, and to assess safe-spending levels for the year ahead.

Actual Versus Target Spending

12/31/2021

12/31/2020	Last Target Annual Spending:	\$100,000
	Prior 12-month Actual Spending:	\$96,000



Our Clients think of this final section as providing the guardrails for their spending path. By showing a client's total spending amount and comparing it with the target spending amount, Clients can clearly see whether or not they are on a sustainable path.