

**THE FIVE “L’S” & 2 “C’S” OF FINANCES.
IF THE STRATEGY CANNOT PROVIDE ALL
7 CRITERIA, ASK YOURSELF IS IT WORTH IT.**

- 1) LIFESTYLE** – Maintain the standard of living that you are used to throughout retirement.
- 2) LIQUIDITY** – Ensure that you have reserves available to meet liquidity and large expense needs.
- 3) LONGEVITY** – Safeguard income sources, so that your money outlives you instead of you outliving your money.
- 4) LONG-TERM CARE** – Plan ahead for the one expense that can change most dramatically throughout retirement – medical expenses.
- 5) LEGACY** – Leave a legacy benefit that ensures for generations to come.
- 6) Control** – Maintain 100% control of your money and its future trajectory.
- 7) Cash Flow** – Keep your money free to access it at any time without being penalized by the IRS.