



How do you manage a lifetime of savings?

Many of today's retirees worry they will outlive their money, making it essential to have an investment portfolio with the potential to keep pace with the rising cost of living and the day-to-day market movement. Creating income from a mixture of investments is a daunting task. Allocating for retirement, with the ability to pull money from the account without affecting the strategy, is a delicate balancing act. How do you know where to begin? With Retirement Paycheck™, your investments work for you, earning a monthly income to fund your retirement.

WHAT is Retirement Paycheck™?

The Retirement Paycheck™ service is designed for retirees to pay themselves a monthly income just as if they were working. We understand that each person is unique with a different financial starting point and different income needs. This is why we have a customized plan for you to help meet your specific retirement goals.



HOW does Retirement Paycheck™ differ from other investment plans?

When a retiree is forced to sell assets in a down market, there is less time to recoup that loss, much less continue to build assets. The Retirement Paycheck™ service establishes an investment portfolio that adapts to market conditions to allow you to pull from your savings without always drawing down your principal, thus increasing the odds that your savings will last a lifetime.

WHAT can Retirement Paycheck™ do for me?

The asset allocation used for Retirement Paycheck™ combines a carefully selected, diversified mix of mutual funds and conservative assets, such as federally insured or federally guaranteed investments and AAA rated assets. As with many investments, there is a risk of loss and no guarantee of future gains, but the Retirement Paycheck™ service mitigates this risk through our proprietary investment model. While we can't predict how long your golden years may stretch, the service is established with the goal of funding your full retirement.

How does Retirement Paycheck™ work?

Retirement Paycheck™ is a proprietary service with a two-part approach to building assets while decreasing the odds of reducing principal. The account is managed with two primary goals: to provide a steady stream of income throughout your retirement years and to increase the monthly payments to account for inflation. The Retirement Paycheck™ service is designed to provide the income you need and still participate in the growth of the market. Your money is divided into two parts: the Income Protection Component and the Growth Component.



The Income Protection Component continuously holds assets to provide your monthly payments for one to five years. Assets in this component are managed conservatively. Investments may be placed in federally-insured bank CDs, money market funds, highly rated short-term corporate bonds and government issued bonds that pay a fixed, known rate of return and have a specific maturity date. During down markets, the Income Protection Component is either replenished less or not at all. Because this component has one to five years worth of assets, it is intended to permit you to patiently wait out a down market, significantly reducing the likelihood of selling growth assets when they are down, so you will still have a regular monthly payment.



The Growth Component allows you to be a long-term investor. The Growth Component has a longer-term goal of growing your assets through a diversified mix of mutual funds that invest in domestic and international stocks and bonds. This component utilizes the same funds recommended for use in all Mutual Fund Store client accounts. Assets in the Growth Component are used to replenish the value of assets in your Income Protection Component.

What makes Retirement Paycheck™ different from the alternatives?

There is nothing like the Retirement Paycheck™ service. The strategic mix of investments combined with the service of The Mutual Fund Store® make this retirement plan unlike any other.

Some key features of Retirement Paycheck™ include the following:

- No expensive upfront fees
- Payments on the 25th of each month (has regular adjustments to offset core inflation rate increases)
- Growth potential
- No surrender penalties for early withdrawal
- Liquid assets
- Ongoing account management
- Reduced risk of having to sell assets in a down market
- Personalized service from your local advisor combined with the resources of a large company

Talk with your local Mutual Fund Store advisor to learn more about this unique service.

MutualFundStore.com

TMFS Advisory Services, LLC is a SEC registered investment adviser and provides investment management for The Mutual Fund Store® clients' accounts which access the Retirement Paycheck™ service.