

Planning Ahead for Monthly Income in Retirement

Where Do I Need to Be Investing my Money?

Part 1 – Market Risk

Can I rely on the stock market? Am I prepared for another market downturn?

- Will the market safely grow my 401(k) during my working years?
- Can the market provide steady monthly income in retirement?

Stock Market Roller Coaster – S&P 500 – Since 1997



After a Market Peak in 2000, the Market Dropped 51% and Did Not Even Get Back to Even Until 2007
After a Market Peak in 2007, the Market Dropped 58% and Did Not Even Get Back to Even Until 2013

Shifting from Wealth Accumulation to Wealth Distribution

Wealth Accumulation Phase - During their working years, most people are focused on accumulating wealth – mostly by growing their retirement plan such as a 401(k). They are told to “buy and hold” and focus on growing their balance. **But how long does it take to recover from a market downturn?**

Wealth Distribution Phase - In retirement, the focus becomes providing a steady stream of monthly income. It is now time to begin spending the assets that have been accumulated. **But how will a market downturn affect your monthly income in retirement?**

There is a Better Way!

Stock Market Coaster

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