

# **CHARTING A COURSE**

A GUIDE TO RETIREMENT/INVESTING PLANNING

PRESENTED BY:  
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CAPITAL INVESTMENT ADVISORS, INC.

- [insert your bio or company information] Capital Investment Advisors is a fee-only financial advisory and portfolio management firm based in Atlanta.
- Since 1994 Capital has been providing clients with financial strategy and management tailored to the client's individual circumstances and objectives rather than advisor incentives or commissions.

# WHO NEEDS PLANNING?

- People in their 30s who are finishing student loan and credit card payments...
- People in their 40s who are saving for retirement and planning for education costs...
- People in their 50s who are saving for retirement and paying for college...
- People in their 60s who are “officially” retiring from work...
- Everyone!



# ASSIGN INVESTMENT GOALS

## Pre-Retirement (Phase I)

Accumulation

Long-term growth

Consistent savings

Time to recover

## Post-Retirement (Phase II)

Distribution

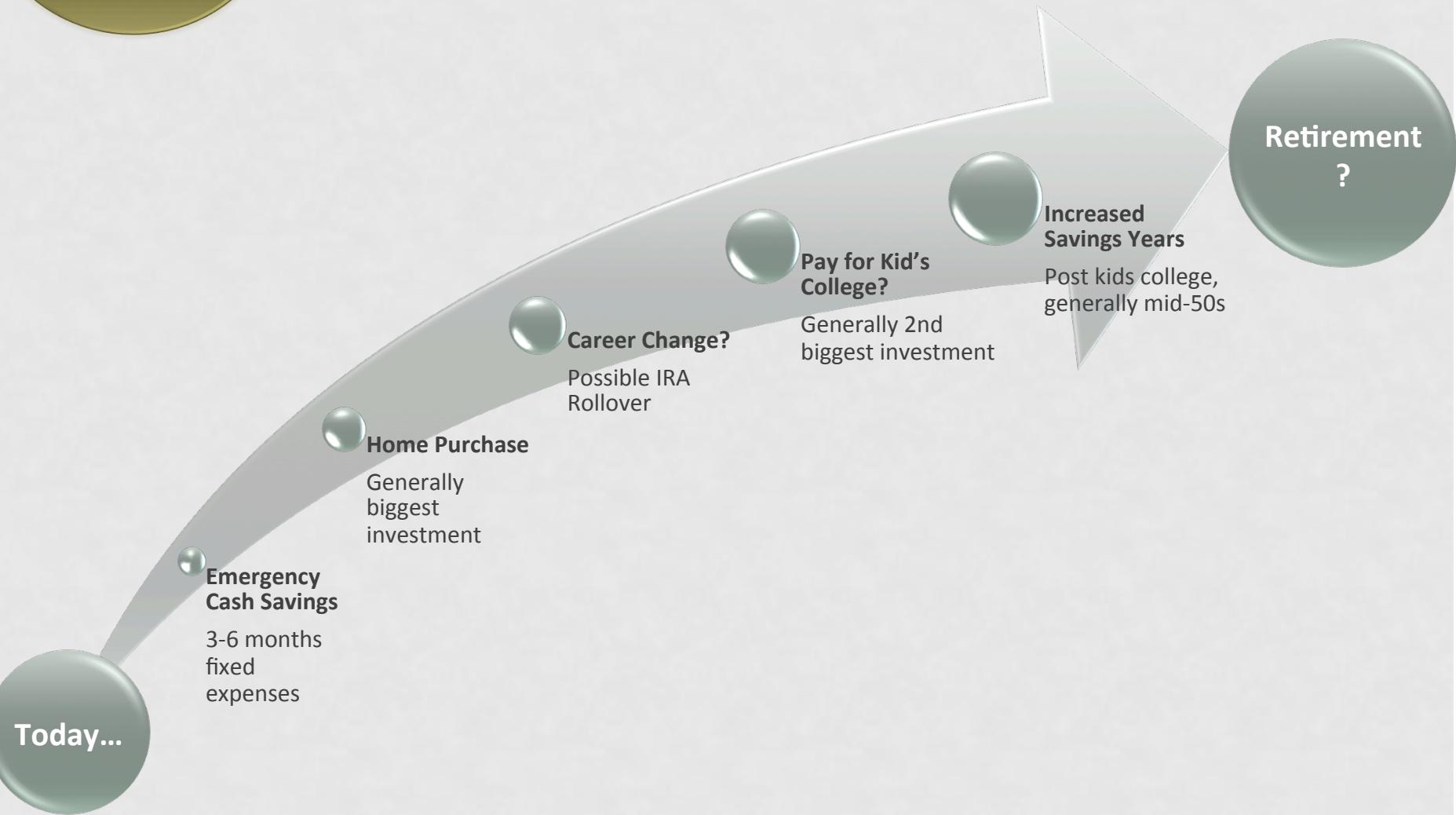
Current income

NO savings

Lack of recovery time

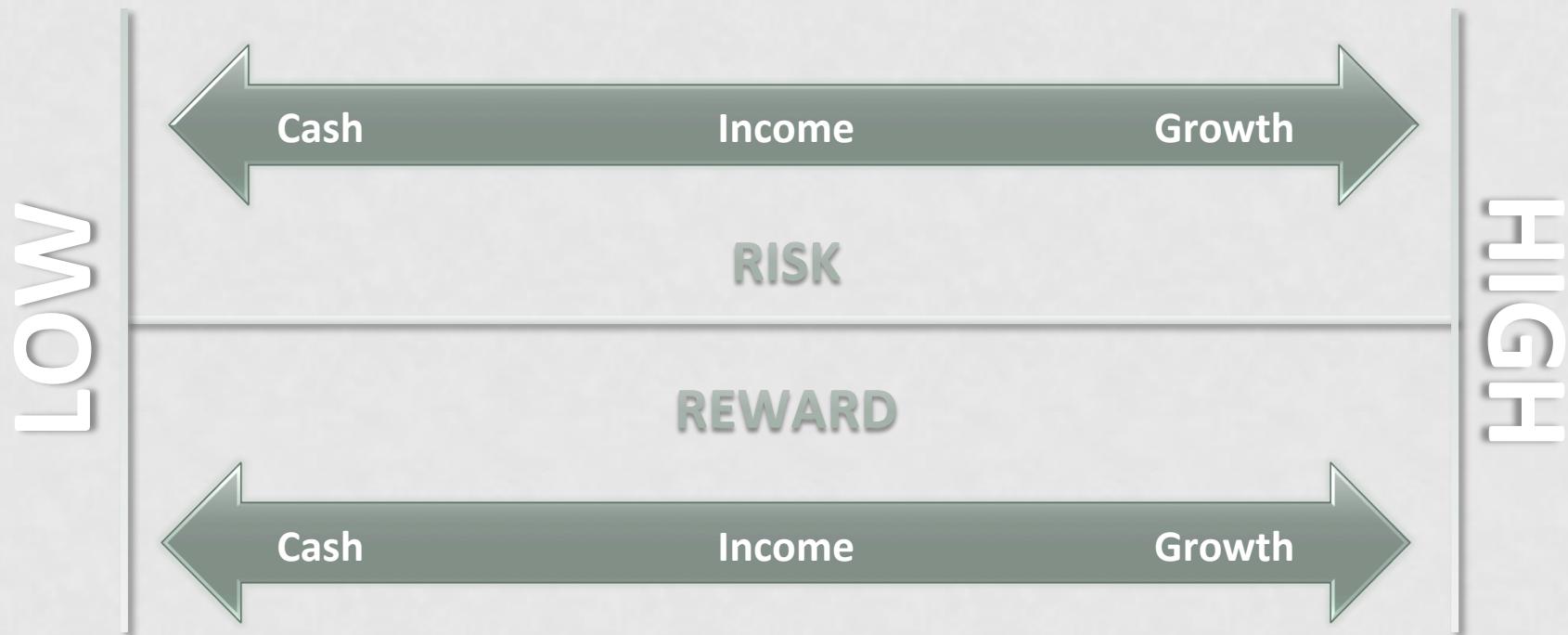
Written  
Financial Plan

# MAPPING THE ROUTE TO YOUR DESTINATION...



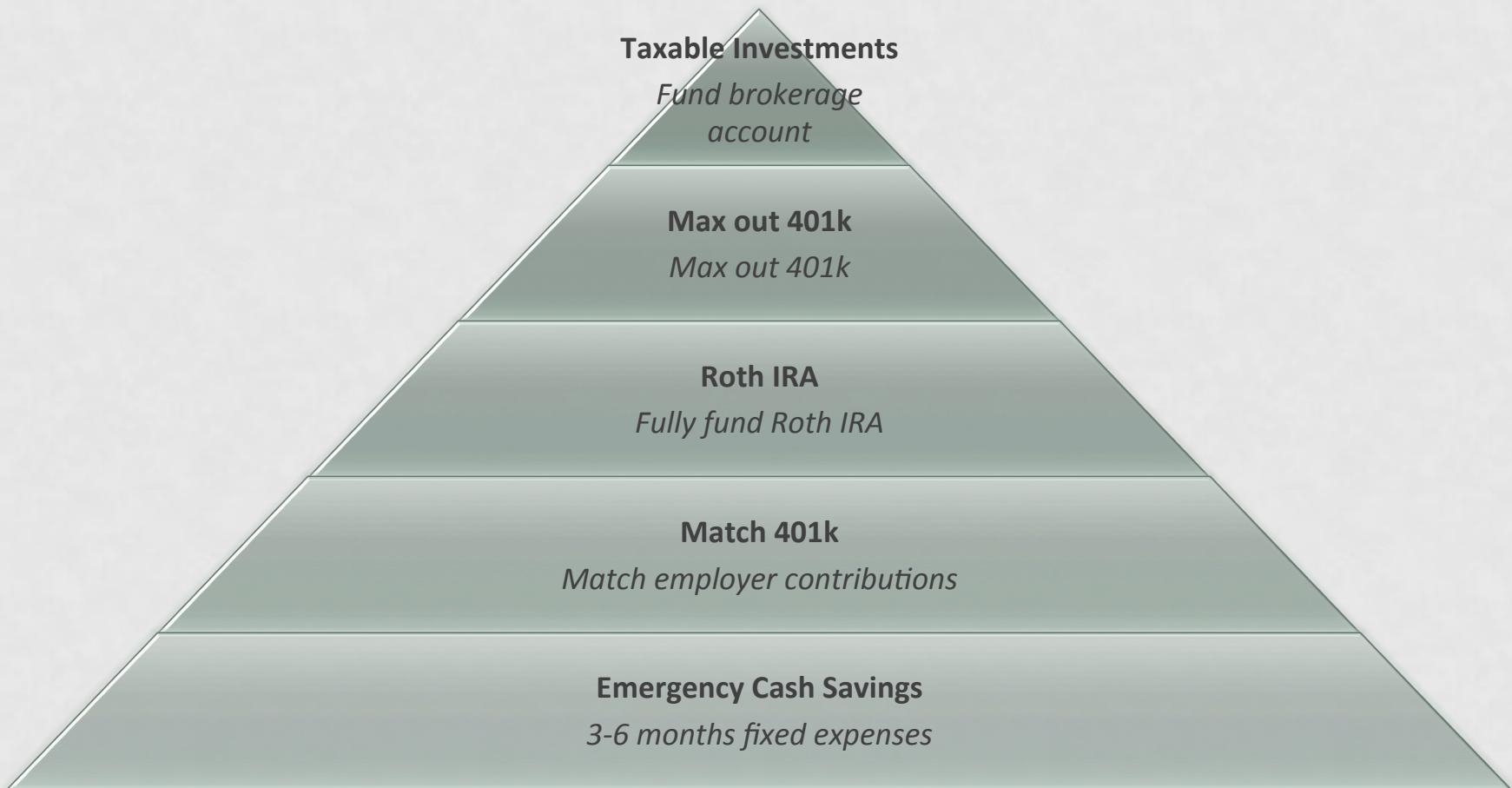
Risk Planning

# UNDERSTANDING RISK/ REWARD



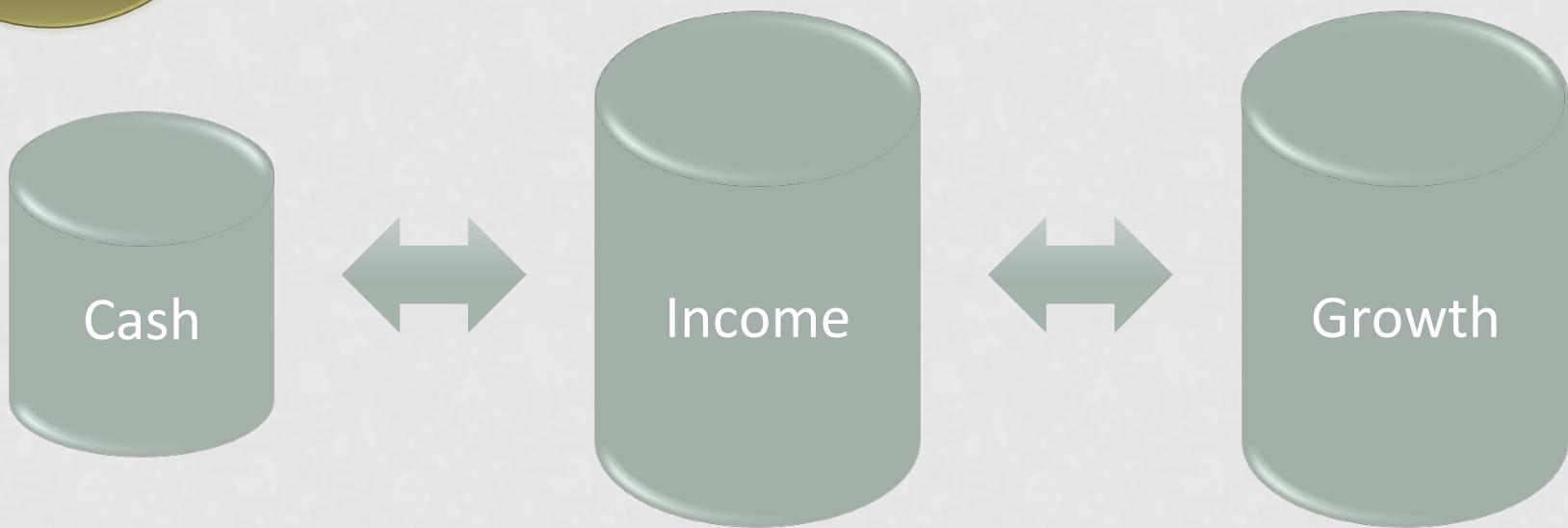
Accumulation

# HIERARCHY OF INVESTMENT SAVINGS



Bucket  
Approach

# YOUR BUCKETS...



## Cash

- Emergency needs
- Sleep-well-at-night cash

## Income

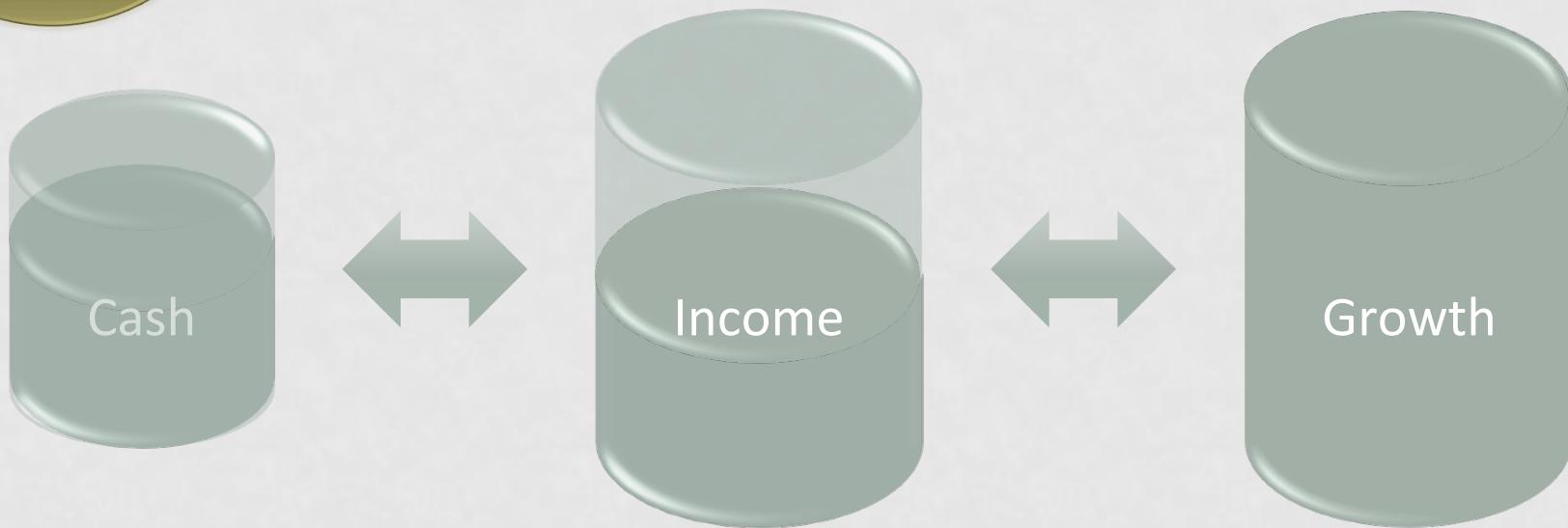
- Manage volatility
- Ensure you are generating enough income to live on

## Growth

- Counter inflation and appreciate capital over time

Fill Buckets

# YOUR BUCKETS...



## Cash

- Emergency needs
- Sleep-well-at-night cash

## Income

- Manage volatility
- Ensure you are generating enough income to live on

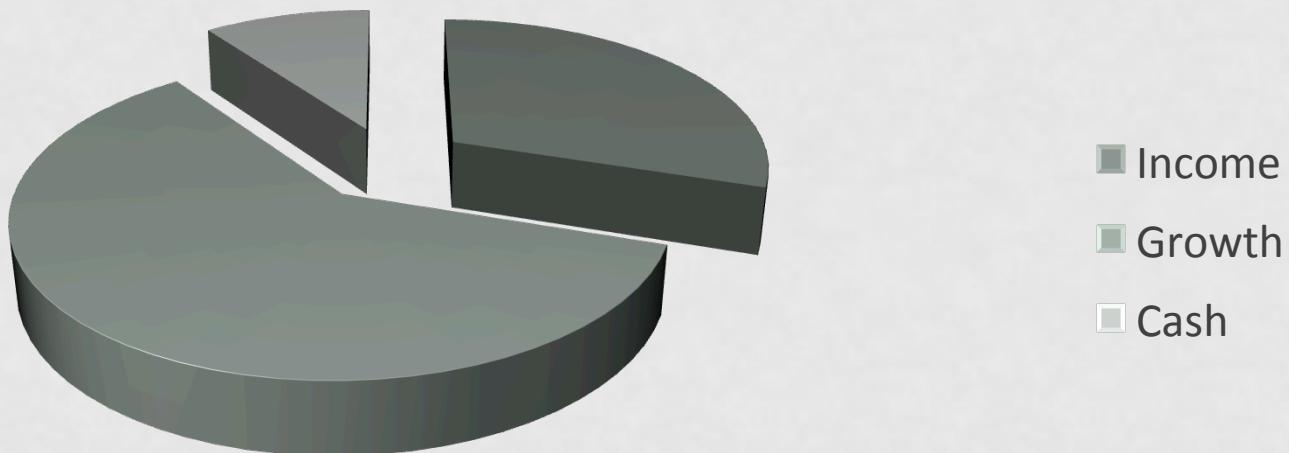
## Growth

- Counter inflation and appreciate capital over time

Monitor &  
Review Your  
Progress

# MANAGE YOUR ALLOCATION PHASE I

“Know what you have and why you need it...”



## Cash

- Emergency needs
- Sleep-well-at-night cash

## Income

- Ensure you are generating enough income to live on

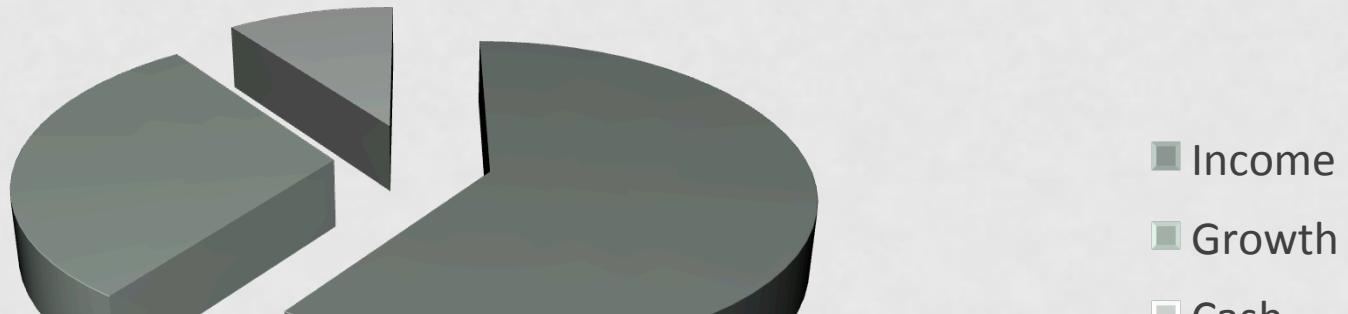
## Growth

- Counter inflation and appreciate capital over time

# MANAGE YOUR ALLOCATION

## PHASE II

**“Know what you have and why you need it...”**



- Income
- Growth
- Cash

### Cash

- Emergency needs
- Sleep-well-at-night cash



### Income

- Ensure you are generating enough income to live on



### Growth

- Counter inflation and appreciate capital over time

# ECONOMIC/INVESTMENT DATA





# SUCCESSFUL RETIREMENT

- Assess what phases of the investment cycle you have accomplished...
- If you're ready to move forward, you can visit Fidelity, Schwab, Vanguard, or [insert firm name] for help.
- Don't feel comfortable working alone? Visit [www.napfa.org](http://www.napfa.org) to locate a Fee-Only Advisor in your area.

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