

Planning for Lifetime Income in Retirement

The Essential Retirement Questions

Will your income outlive you?

OR

Will you outlive your income?

The Essential Retirement Answer

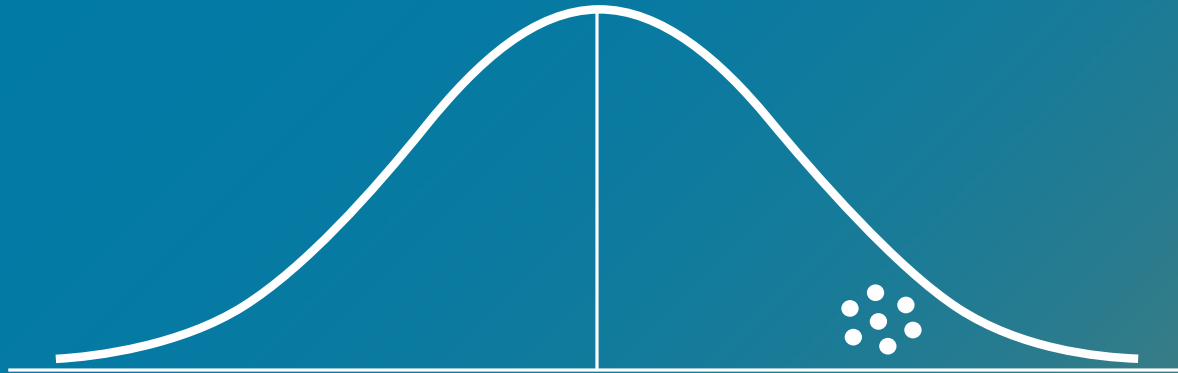
**For it to outlive us,
our income must grow
at least at the rate our cost
of living grows.**

A fixed income in retirement cannot be the answer



Even if you aren't preparing for
a three-decade retirement...

93



...it is preparing for you!



DEEP CREEK
FINANCIAL PLANNING

Income Need in Year 1 of Retirement: \$8,000/Month



This is a hypothetical example and is not representative of any specific investment. Your results may vary.

Question:

Where (historically) do we find that kind of rising income?

Answer:

**Owning companies,
not lending to them.**

Dividends: The Inflation Killer

Since 1960

**Consumer
Price Index**

_____ **Times**

**Cash
Dividend of
the S&P 500**

_____ **Times**

Data as of 12/31/23.

Source for S&P 500 Earnings History: NYU Stern School of Business, Aswath Damodaran. Raw data from Bloomberg and S&P.

Source for Consumer Price Index: U.S. Bureau of Labor Statistics, as reported on rateinflation.com.

Dividends: The Inflation Killer Since 1960

Consumer
Price Index

10 Times

Cash
Dividend of
the S&P 500

 Times

Data as of 12/31/23.

Source for S&P 500 Earnings History: NYU Stern School of Business, Aswath Damodaran. Raw data from Bloomberg and S&P.

Source for Consumer Price Index: U.S. Bureau of Labor Statistics, as reported on rateinflation.com.

Dividends: The Inflation Killer Since 1960

**Consumer
Price Index**

10 Times

**Cash
Dividend of
the S&P 500**

36 Times

Data as of 12/31/23.

Source for S&P 500 Earnings History: NYU Stern School of Business, Aswath Damodaran. Raw data from Bloomberg and S&P.

Source for Consumer Price Index: U.S. Bureau of Labor Statistics, as reported on rateinflation.com.

Oh, by the way...

Since 1960

S&P 500

_____ **Times**

Source for S&P 500 Earnings History: NYU Stern School of Business, Aswath Damodaran. Raw data from Bloomberg and S&P.
Source for Consumer Price Index: U.S. Bureau of Labor Statistics, as reported on rateinflation.com.

Oh, by the way...

Since 1960

S&P 500

82 Times

Data as of 12/31/23.

Source for S&P 500 Earnings History: NYU Stern School of Business, Aswath Damodaran. Raw data from Bloomberg and S&P.

Source for Consumer Price Index: U.S. Bureau of Labor Statistics, as reported on rateinflation.com.

What we should do now

**Retired? Review portfolio
for rising income**

**Not retired? Meet to begin refining your
personal retirement income need**

Thank You

Questions?

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

Next Steps



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Designed To Change Lives