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**Three-Bucket Investment**

**Strategy**

The Three-Bucket Investment Strategy is a useful way for pre-retirees and retirees to structure their retirement savings and income sources. This approach maximizes the long-term growth of the investor’s holdings, while offering income security in the event of a downturn in the markets.

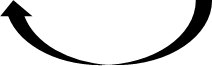


NOW SOON LATER

SHORT-TERM MEDIUM-TERM LONG-TERM

INCOME AND SECURITY GROWTH

EMERGENCY



The long-term growth of the “Later” bucket is moved into the “Soon” bucket to consolidate the growth. When income or savings is needed, the “Soon” bucket funds the income needs of the “Now” bucket. In each bucket, the investor’s money is allocated in an appropriate mix of investments to meet a different objective.