



## ***Make Your Money Last*** **For Pre-Retirees and Retirees**

*Making your money last used to be easy. But with today's longevity and low rates, it demands a highly complex mix of financial planning, investing and probabilities. Either way, back-of-the-envelope guess work won't do. We believe this may be the most complex financial challenge most people face in their lifetime.*

### **5 Keys to Make Your Money Last**

With so many variables and such complexity, here are five keys to focus on to make your money last:

- 1. Plan for a Long Retirement**  
*Don't underestimate: Your portfolio needs to last until age 95, maybe even longer.*
- 2. Focus on Levers You Can Control**  
*Two levers to help make your money last:*  
*a) Work as long as you can;*  
*b) Manage your spending – this is critical*
- 3. Invest in Low-Cost ETFs**  
*Keep costs low, taxes low and diversify with low-cost ETFs to achieve your long-term target return*
- 4. Turn Volatility into Opportunity**  
*Don't get rattled by downturns. Take advantage of bear markets to buy equities at great values*
- 5. Take Portfolio Withdrawals Carefully**  
*Combine financial planning with disciplined withdrawals to keep your portfolio on track*

### **Disciplined's 7-Step Process**

To make your money last, we have developed a disciplined, 7-step process that we customize to your specific situation and personal objectives:

- 1. Plan Your Life Going Forward**  
– Re-imagine your life, focus on priorities
- 2. Develop a Financial Plan**  
– Consider your life goals within financial realities
- 3. Determine Your Portfolio Asset Allocation**  
– Your financial plan informs the stock/bond mix
- 4. Invest with a Low-Cost Portfolio Strategy**  
– Diversify and keep both costs and taxes low
- 5. Manage Long-Term Risk**  
– Turn volatility into opportunity to buy value
- 6. Calculate Your Portfolio Withdrawals**  
– No guess work; we use sophisticated software
- 7. Monitor Progress toward Achieving Your Goals**  
– Make course corrections as needed

### **Disciplined Investment Management**

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