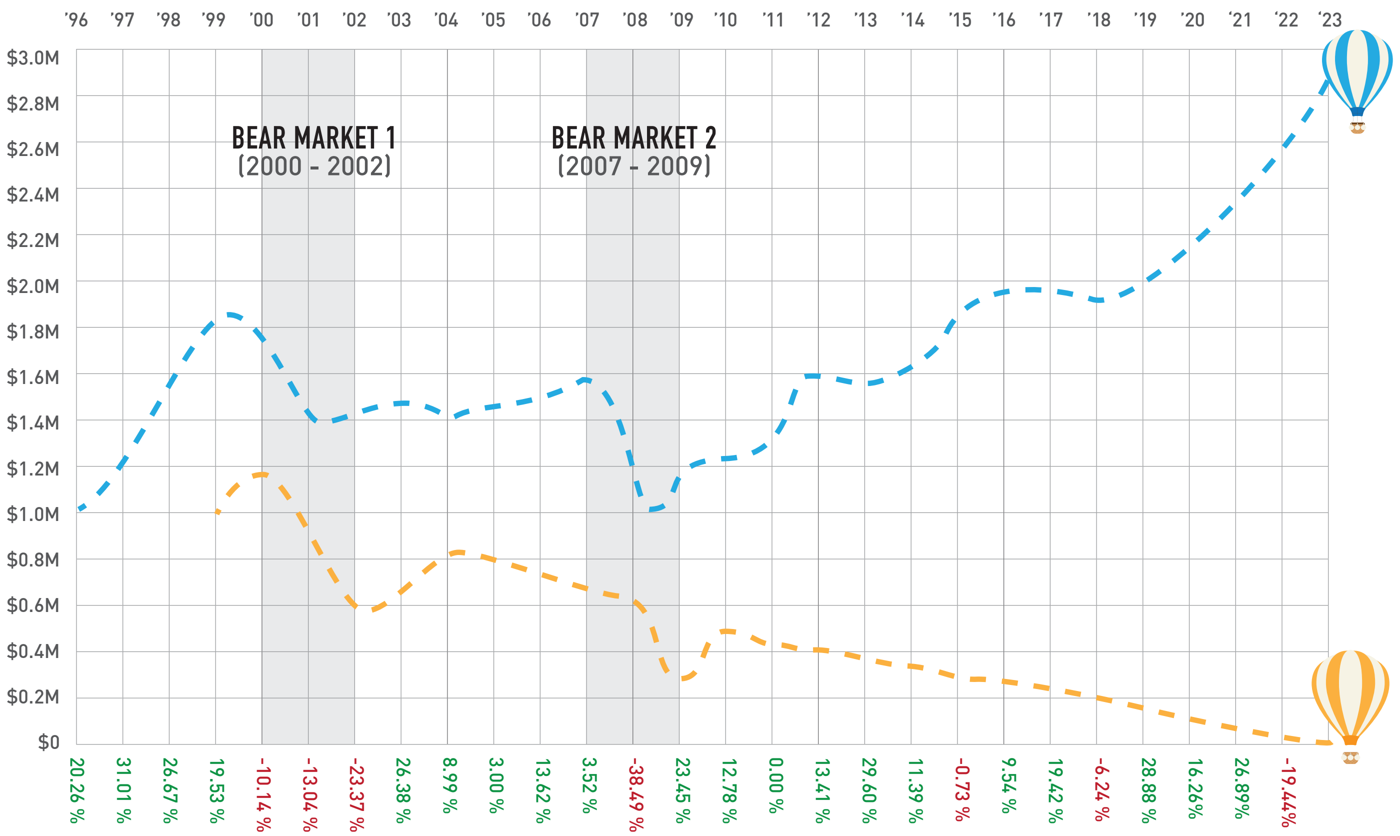
RETIREMENT™
ROADBLOCKS
7 Financial Risks to Avoid

SEQUENCE OF RETURNS RISK
TIMING IS EVERYTHING.

POTENTIAL IMPACT OF MARKET CYCLES. Bill and Jill have each saved $1 million for retirement. Bill retired in 1996. He had four years of market growth prior to Bear Market 1. Jill retired in 1999 and only had one year of retirement prior to the first Bear Market. Both withdraw $40,000 a year, increasing it by 3% each year to account for inflation. Although they had each saved $1 million and had a common strategy, their different sequence of returns had a dramatic impact on their retirement savings.



Annual returns are based on the S&P 500 index.

Bill	
Total Withdrawals:	Ending Account Balance:
$1,717,238	**$2,831,668**

Jill	
Total Withdrawals:	Ending Account Balance:
$1,377,065	**$0**

This is a hypothetical example for illustrative purposes only. The hypothetical returns are not indicative of actual market performance. Actual market returns will vary. This is not intended to project the performance of any specific investment or index. If this were an actual product, the returns may be reduced by certain fees and expenses.

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