

Yes, timing is everything.



Consumers say that retirement income planning is their top priority when seeking advice from a financial advisor. Even further, 3 out of 10 chose “understanding how much can I safely spend in retirement” as the top service they seek from advisors.¹

65-YEAR OLD INVESTOR²

\$1M 80% equities
20% fixed income

Withdrawing **5% a year** indexed
to actual historical inflation

Retire in 1975,
money lasts

30
YEARS

Retire in 1974,
money lasts

13
YEARS

1974 Performance
of S&P 500

-26%

Just one year of volatility can kill a financial plan!

You can either prepare for the math of losses
or you can ignore the math of losses.

Contact your Beacon Representative today to get started!

beaconinvesting.com

Read our client-approved piece,
*Sequence of Returns, What a
Difference a Year Makes.*

All investing involves risk, and asset allocation and diversification do not guarantee a profit or protection against a loss. The above example does not represent the past or projected performance of any Beacon Capital Management model or strategy. The above example is hypothetical based upon historical data, is provided for illustrative purposes only, and is not indicative of future results. Sammons Financial® is the marketing name for Sammons® Financial Group, Inc.'s member companies, including Beacon Capital ManagementSM Beacon Capital Management, Inc. is an investment advisory firm registered with the Securities and Exchange Commission. Additional information about Beacon Capital Management is also available on the SEC's website at www.adviserinfo.sec.gov under CRD number 120641. Beacon Capital Management only transacts business in states where it is properly registered, or excluded or exempted from registration requirements.¹ Source: Odeniran, Wola, "SmartAsset—This Is the No. 1 Service Consumers Are Seeking From a Financial Advisor" (June 2, 2022), <https://smartasset.com/financial-advisor/retirement-income-planning-financial-advisor> (referencing data from a report created by The American College of Financial Services analyzing survey results provided by The Granum Center for Financial Security's "2022 Consumer Survey").² Sources for the above example: Franklin Templeton (Mar. 2023), "What a difference a year makes", (investor education), <https://www.franklintempleton.com/forms-literature/download/DIFY-B>. Slickcharts, Historical S&P® 500 Total Returns, <https://www.slickcharts.com/sp500/returns>. The S&P 500® Index is a float-adjusted, market-capitalization weighted index that measures the performance of the 500 leading publicly traded U.S. companies from a broad range of industries. Indexes are neither managed, nor accessible through direct investment, nor subject to advisory fees, transaction costs or other expenses.