

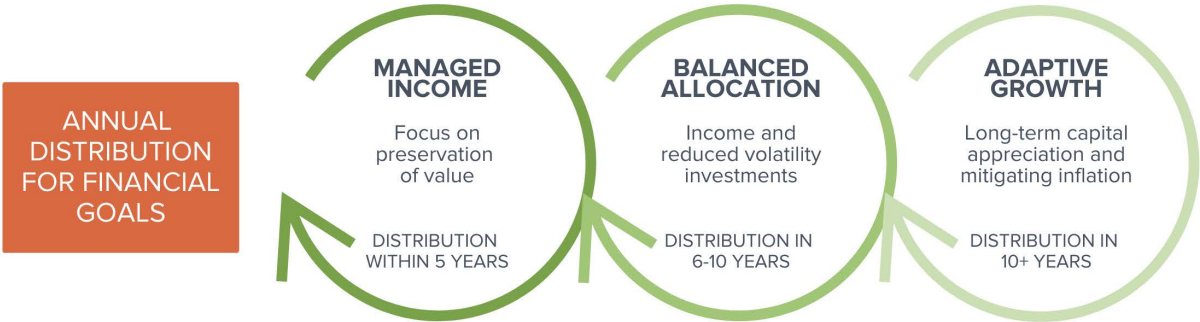


CG's Lifestyle Bucket Strategy: A Three-Phase Approach to More Personalized Investing

Your investment goals aren't just financial. They're personal.

And your financial well-being involves more than just beating an index. It should reflect what matters most to you—now and well into the future. By understanding your unique life goals first, we can help you achieve more with the resources you have.

Our three-phase approach can help keep you more committed to your investment strategy in both up and down markets, with the potential to yield better investment outcomes than taking distributions from a standard risk-based strategy.



Assets that have an expected need within 5 years can be invested into a portfolio designed to protect against volatility, while assets expected to be spent in 6-10 years can weather some volatility as long as the middle-term investments are kept in check. With a 10-year horizon of expected goals in place, the remaining assets could be suitable for a long-term equity allocation.

Here’s how our life-centric financial planning approach works:



It starts with an in-depth conversation between you and one of our financial professionals about your life goals.



Through our risk-managed investment philosophy, we’ll design a customized portfolio to suit your expenses and resources with the goal of maintaining your lifestyle through good markets and bad.



While the economy fluctuates and your life changes, we’ll adjust your plan accordingly to help you stay aligned with your financial goals.

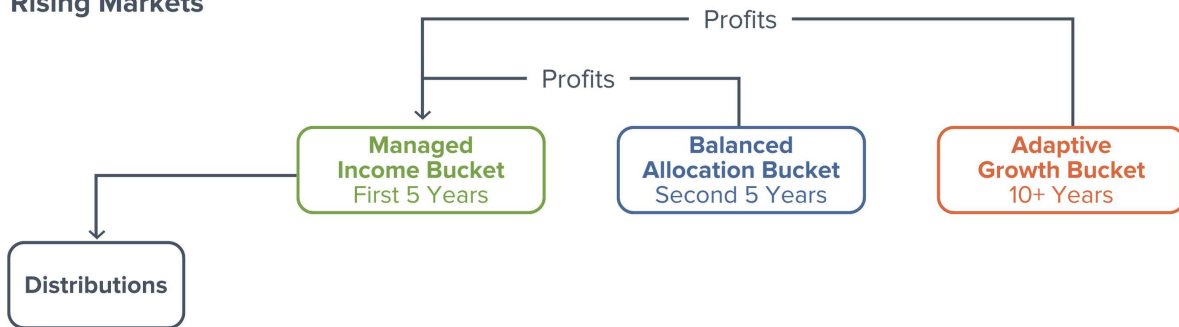
We tailor our investment strategy to match your individual financial goals and cash flow needs. Assets are bucketed by the timeframe in which you intend to use them. We follow a rules-based process of rebalancing the buckets based on market conditions.

During rising markets, profits are used to refill the Managed Income bucket, maintaining a focus on providing clients confidence in their future income needs.

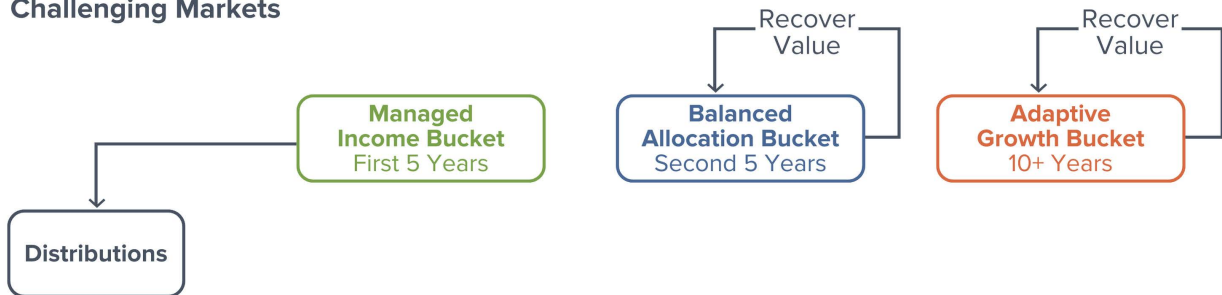
During challenging markets, the Managed Income bucket is designed to support income needs, allowing the time for the other two buckets to potentially recover their value.

Our strategy supports a client retirement income solution to match their lifestyle and family goals needs customized to their specific timeframes.

Rising Markets



Challenging Markets



Ready to get a personalized plan to reach your goals?

Get in touch with our experienced team.

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