

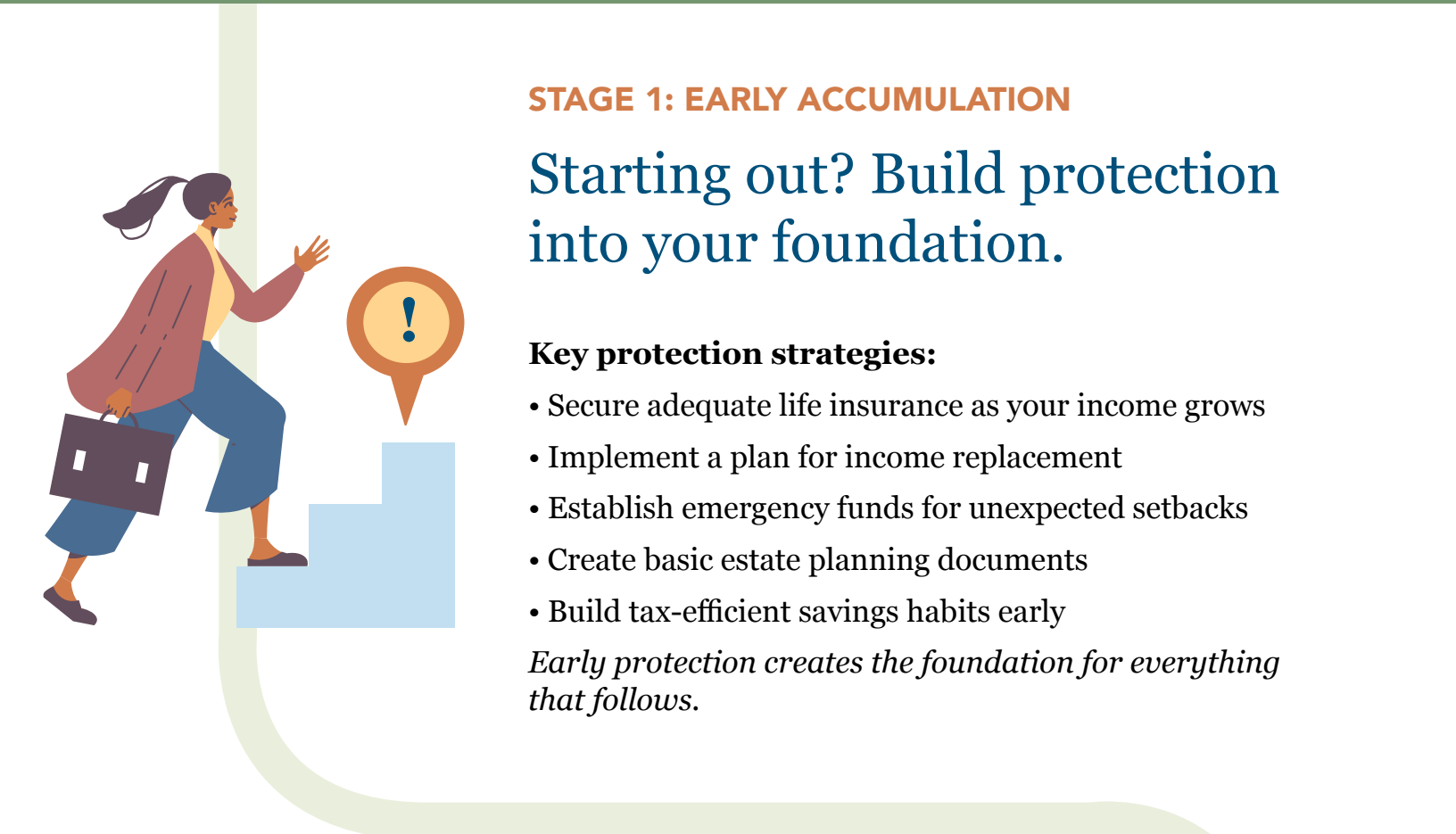
# What Could Disrupt Your Financial Plan?



## YOUR FINANCIAL JOURNEY HAS THREE MAJOR STAGES

Every stage of your wealth journey faces unique risks. Knowing what could threaten your financial future is the first step toward protecting it.

### THE PATH TO FINANCIAL SECURITY



#### STAGE 1: EARLY ACCUMULATION

### Starting out? Build protection into your foundation.

#### Key protection strategies:

- Secure adequate life insurance as your income grows
- Implement a plan for income replacement
- Establish emergency funds for unexpected setbacks
- Create basic estate planning documents
- Build tax-efficient savings habits early

*Early protection creates the foundation for everything that follows.*

#### STAGE 2: PEAK ACCUMULATION & PRE-RETIREMENT

### Growing your wealth? Protect what you've built.

#### Advanced protection strategies:

- Avoid disruption with more effective protection approaches
- Review your liability exposure
- Implement sophisticated tax mitigation strategies
- Diversify investments to reduce market risk
- Update estate plans for complex financial situations

*The more you accumulate, the more you have at risk.*



#### STAGE 3: RETIREMENT & DECUMULATION

### Ready to enjoy your wealth? Guard against depletion.

#### Preservation protection strategies:

- Plan for a potential health event
- Maximize guaranteed sources of income
- Protect against inflation eroding your buying power
- Structure assets for efficient wealth transfer
- Maintain flexible plans as your needs change

*In retirement, you can't afford to lose what took decades to build.*

#### PROTECT WHAT MATTERS. BUILD WHAT'S NEXT.

### Wherever you are in your financial journey, protecting what matters provides the stability to confidently pursue financial growth.



#### This means:

- Getting the right protection strategies in place for your life stage
- Creating a financial plan that evolves with you
- Having contingency plans for life's unexpected turns
- Building diversification into every aspect of your plan
- Creating legal structures that safeguard your future

## Start your protection conversation today

Whether you're just starting out, building serious wealth, or preparing to enjoy retirement, don't let unexpected risks derail your journey.

The importance of incorporating protection strategies as part of a comprehensive financial plan cannot be overstated. Your future self will thank you.



PROTECTION. RETIREMENT.  
INVESTMENT. ESTATE.

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SMRU 8175744 Exp 07/31/2028