

# Which Retirement Income Zone Is Yours?

## HOW WILL YOU USE YOUR INVESTMENT PORTFOLIO TO GENERATE YOUR RETIREMENT INCOME?

- I will rely on other sources of income during retirement.
- The interest/dividends will satisfy my income needs.
- I will need to tap investment principal during retirement.
- I will need to adjust my goals.

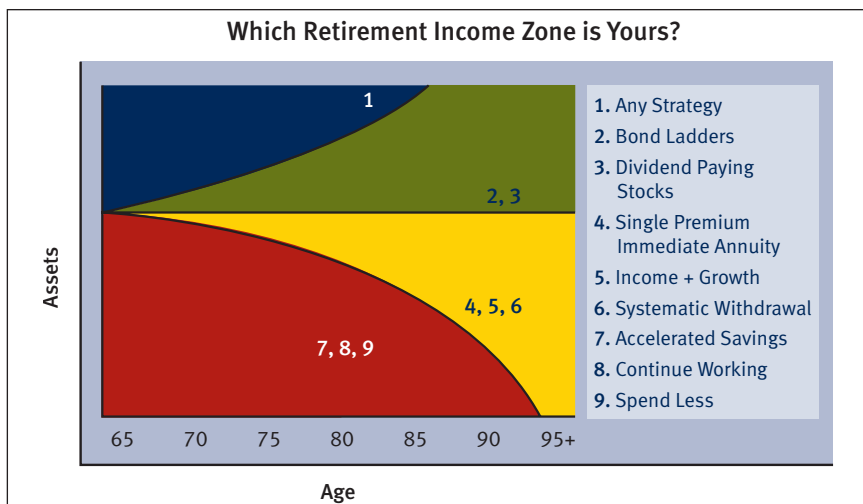
Depending on your income needs, there are several strategies that may help you meet your goals in retirement.

*Income + Growth* — this strategy splits assets into an income portfolio and a growth portfolio. The income portion provides income needs from bond interest and return of principal, or from Single Premium Immediate Annuity payments. The growth portfolio is invested in fixed income and equities to provide potential protection against inflation and to help fund future income needs.

*Systematic Withdrawal Plan* — This strategy systematically takes income (or proceeds) from a diversified portfolio to help meet either a targeted income need or a stated percentage of assets.

*Income Only* — This strategy helps create a stream of income using the interest from a bond ladder or from dividend paying stocks.

A variety of investments are available for each of these strategies, and they can be used in a variety of combinations to help you achieve your desired results.



### Income

- Bond ladders
- Fixed annuities
- Certificates of Deposit
- Structured Products
- Single Premium Immediate Annuity (SPIA)

### Growth

- Dividend Paying Stocks
- Growth Stocks
- Structured Products

### Annuities

- Deferred Annuities
- Immediate Annuities

Your RBC Wealth Management® Financial Advisor can help you customize your retirement income plan by combining different retirement income strategies and including other investment techniques to help mitigate the risks that concern you.

© 2011 RBC Capital Markets, LLC. All rights reserved.



RBC Wealth Management®