

# Which retirement income zone is yours?



Wealth  
Management

## 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 only

This strategy helps create a stream of income by withdrawing only interest and dividends from investments and leaving principal alone.

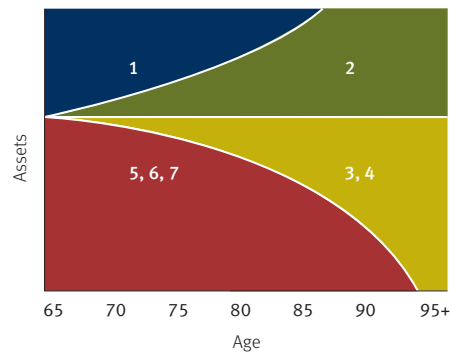
### Bucket approach

This strategy can be as simple as setting aside one year “bucket” of cash to utilize if the markets are down or creating specific portfolios dedicated to immediate, intermediate and long term 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.

## Which retirement income zone is yours?



1. Any strategy
2. Income only
3. Bucket approach
4. Systematic withdrawal
5. Accelerated savings
6. Continue working
7. Spend less

## Products and solutions

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.

### Individual solutions

- Stocks/dividend paying investments
- Fixed income
- Cash
- Alternative investments
- Diversified products
- Mutual funds
- ETFs
- Closed-end funds
- Professional money managers
- Annuities
- Insurance

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.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.