The Threat of Sequence of Return Risk

Average return is less meaningful than you think.

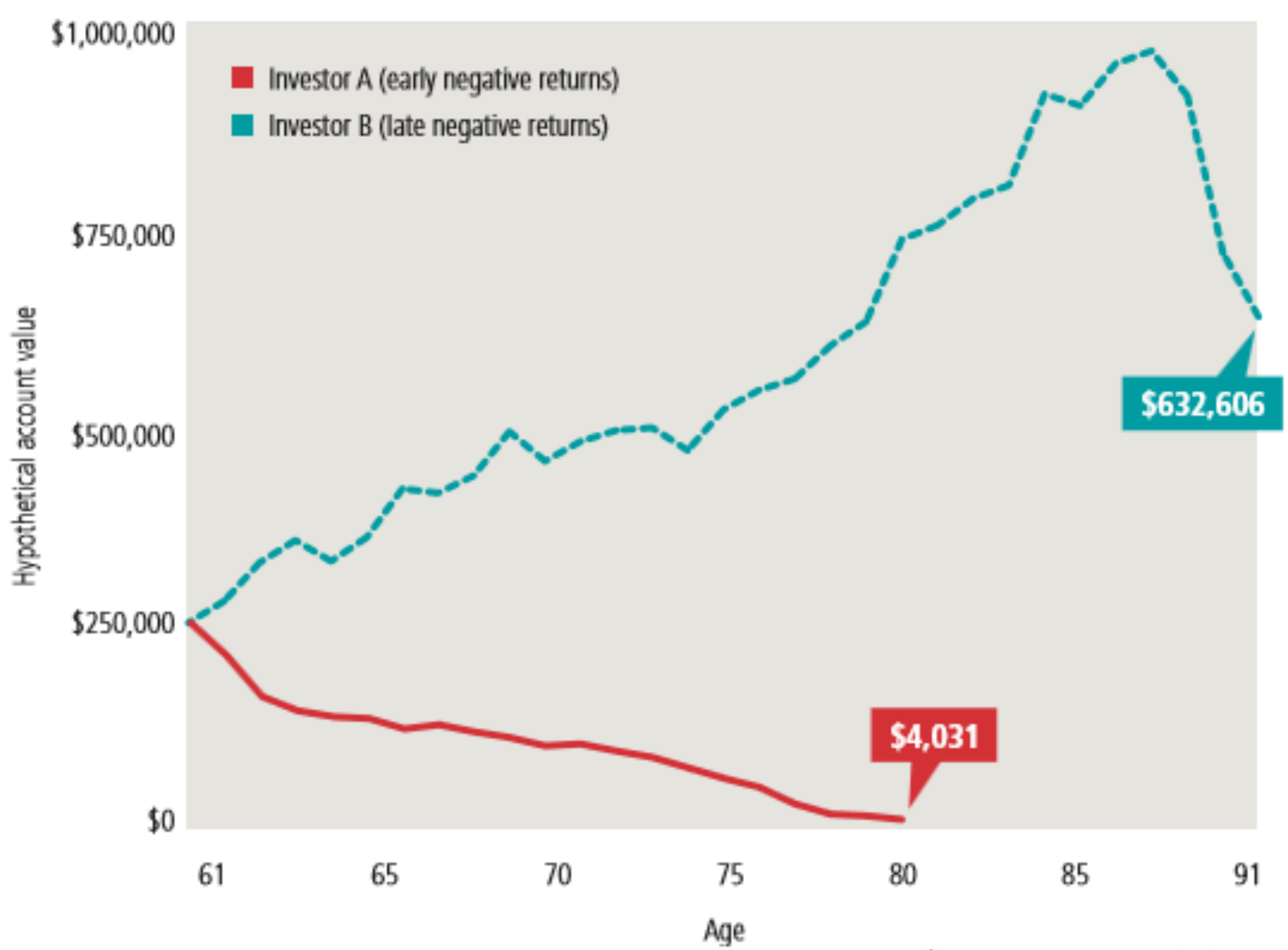
It's the stability of the return matters especially in retirement life.

If ignored, the threat is **devastating**

The chart below shows two 30-year income scenarios. The solid line shows a withdrawal plan that started off with three years of negative returns in a row. The dotted line represents a withdrawal plan with the negative years at the end. Both plans started with $250,000 and both took out $12,500 per year inflated by 3% for inflation. No other actions were taken to manage income withdrawals. Both plans had a 6.6% average annual rate of return on the underlying investment for the 30-year period.

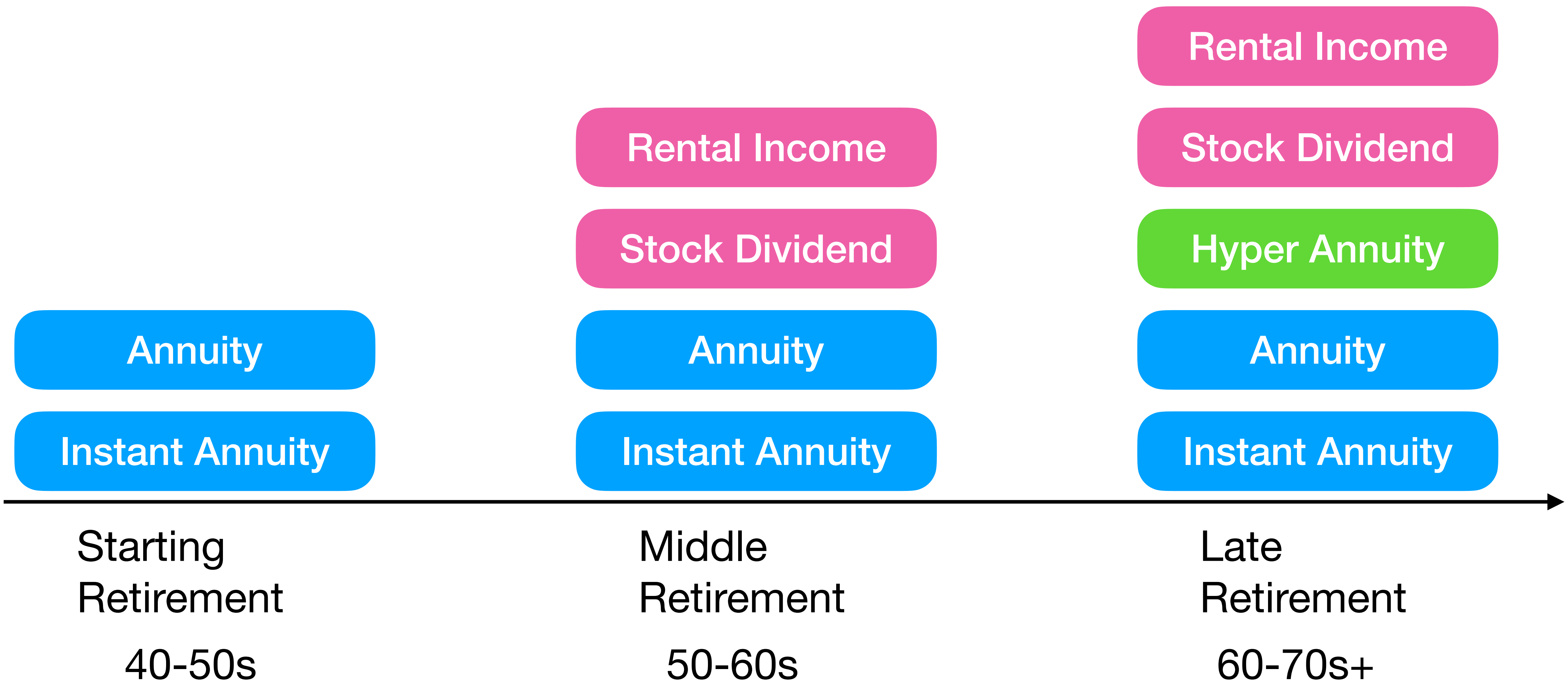
Built to last?

Compare early negative versus late negative returns on a hypothetical retirement portfolio.



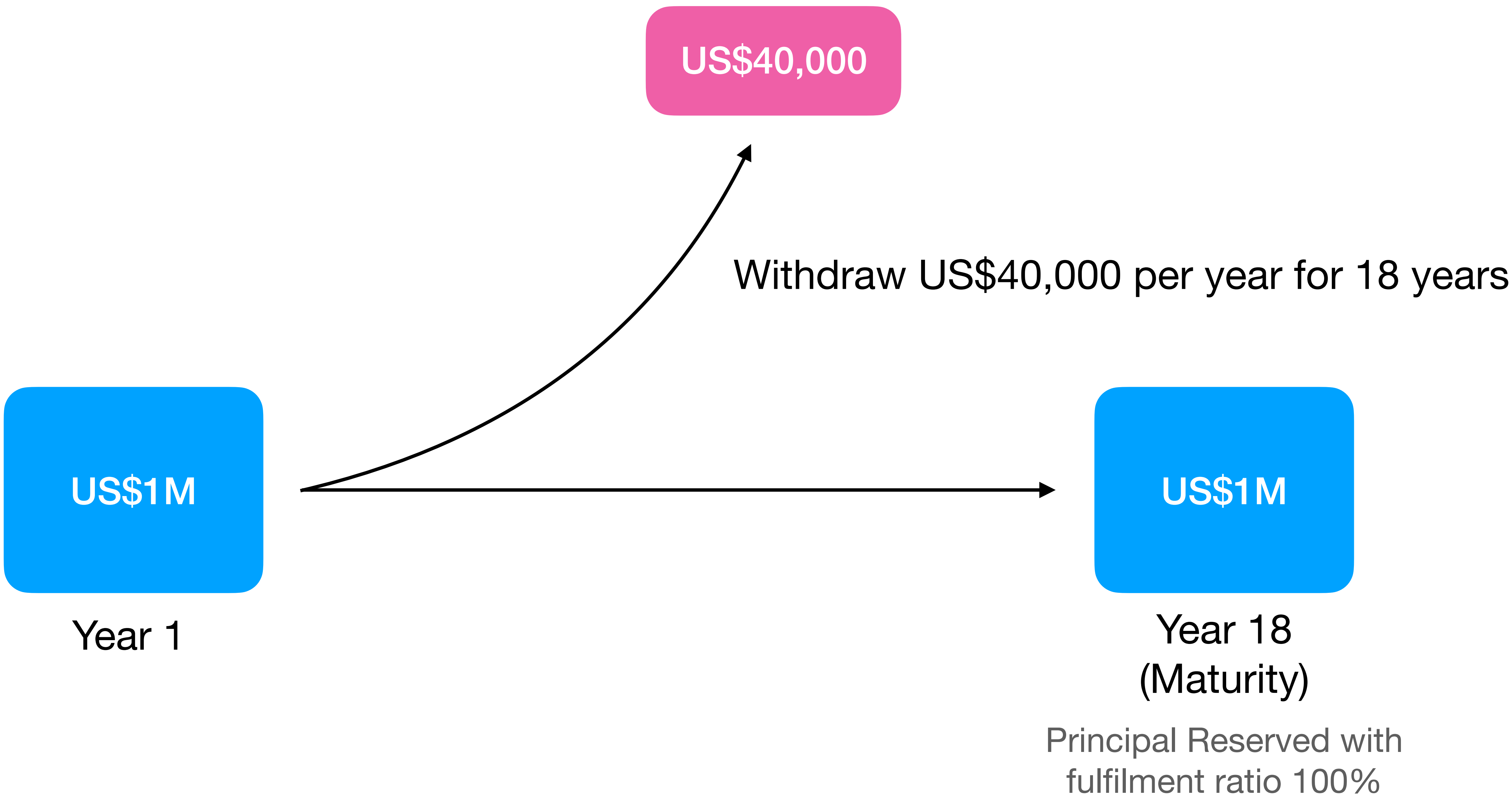
How do we create a Stable Withdrawal Strategy

Instead of only focusing in return, how to withdraw money during different life stages turns out to be key of successful retirement.



Sustainable Income by Instant Annuity

4% Return Instantly with a 18 years promising period.
Better than **ANY** USD saving deposit.



LIBERTAS
SELECT YOUR ABUNDANCE