



A Plan for Your Client.
A Program for Your
Business



The Next Generation of Retirement Income Planning



IncomeConductor® is a comprehensive and scalable retirement income business solution built exclusively for investment advisors.

It enables advisors to orchestrate and manage an exceptional retirement income experience for their retiring and retired clients.

Designed to help you build a specialized business in an explosive market

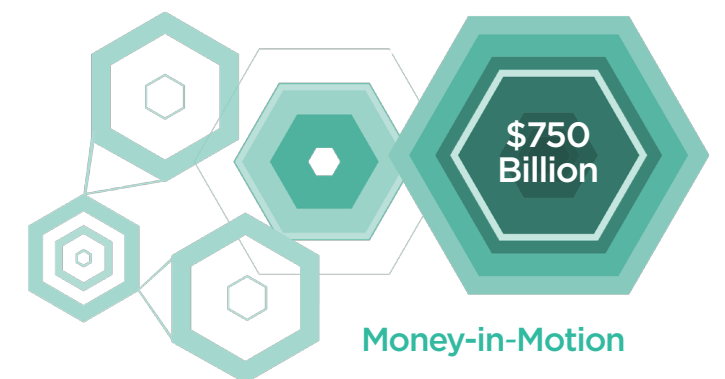
Each year there's a \$750 billion stream of money-in-motion as mass affluent families move their retirement savings.¹ That movement includes taxable retirement savings, IRA to IRA transfers and 401k to IRA rollovers.

The challenge of the decade is building a sustainable business that will attract new clients while retaining the ones you've worked so hard to develop.

The Bureau of Labor statistics estimates there are over 220,000 financial advisors who are competing for a share of these assets.²

Advisors specializing in retirement income planning will have a significant advantage and greater success.

When advisors are considered retirement income specialists, they see gains in the capture of retirement money-in-motion assets from 45% to 81% and share of wallet gains from 50% to 76% versus advisors who are not considered specialists.³



¹ Q2 2012 (N-2,494), AlixPartners est.

² Bureau of Labor Statistics

³ Serving Retirement Income Planning Clients, GDC 2014

A Strategy that Makes Sense

Today's retirees are confronting an increasingly complex set of planning challenges. Boomers are facing more dynamic life-style choices than ever before: longer life spans, multi-generational financial burdens and rising health care costs. All of these factors are playing out against an unprecedented backdrop of volatility and slower growth in the capital markets and potentially rising inflation rates.

IncomeConductor® offers solutions.

IncomeConductor is built around a time-segmented strategy. In this strategy, clients' retirement assets

are allocated to different segments that can be closely aligned with a specific set of income goals. You become the conductor of your clients' retirement income plans.

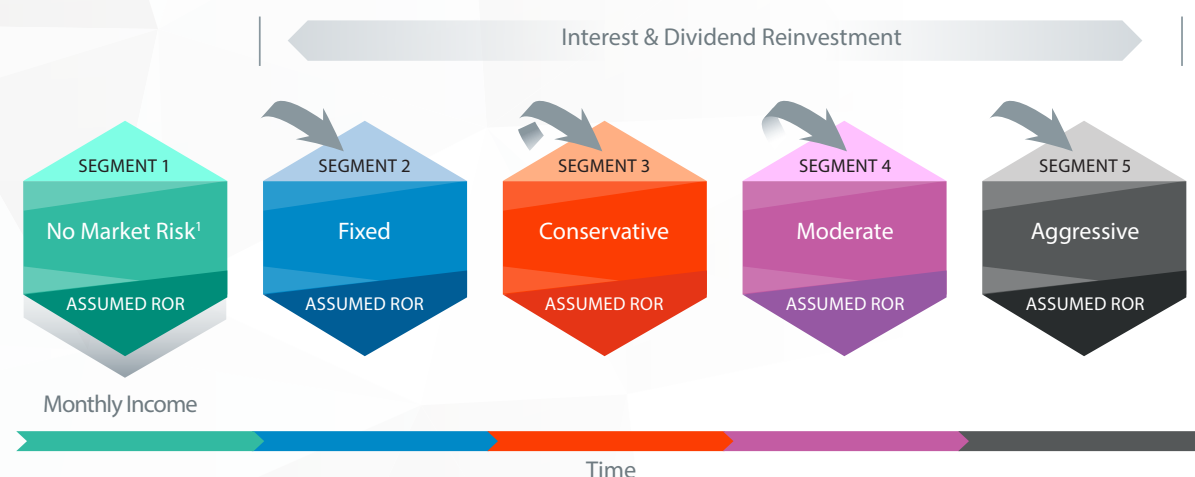
Having the ability to mathematically determine what amounts of your client's total investment portfolio will be needed for income in the short, mid and long term is essential to the segmented strategy. Short term monies can then be invested with little or no stock market exposure, while longer term accounts can be placed in more aggressive

globally diversified portfolios. These portfolios will have enough time to potentially achieve higher rates of return with less volatility along the way.

This strategy addresses the human preference for dealing with smaller, simplified issues according to research done by Dalbar Inc.⁴ and Meir Statman.⁵ For clients feeling overwhelmed by the many decisions facing them as they enter retirement, this can help divide what they see as one large, stress-inducing problem into smaller, more manageable pieces.

Outcome-Oriented Investing

Time-Segmented Methodology



A Harmonized Process



A Technology Platform that supports the full life-cycle of your clients' plans

IncomeConductor® supports advisors throughout the entire iterative process, providing compliant reporting at each step. You and your clients will have the necessary information, analytics and flexibility to make 'course corrections' throughout the duration of the plan whenever clients' needs or market changes warrant. Advisors are not only able to orchestrate the plan, they are able to successfully lead the plan through its entire life-cycle.



With IncomeConductor®, once managed assets are assigned to a segment, the advisor may "course correct" by modifying asset allocations, income amounts withdrawn, length of segments and amounts invested within a segment. Client reviews,

course corrections and client acceptance are documented within IncomeConductor.

The power of IncomeConductor® is evident in its on-going management capabilities. Not only does it provide continuous progress reports, but it also

automates a process for evaluating appropriate market risk along the way.

This is done in a compliant and easy-to-understand format that memorializes client approved decisions throughout their retirement.

⁴ DALBAR Quantitative Analysis of Investor Behavior 2014

⁵ "Portfolios for Investors Who Want to Reach Their Goals While Staying on the Mean-Variance Efficient Frontier", Journal of Wealth Management, Feb 2011

A Business Encore

Growing your business

Top advisors have learned that one of the keys to more successful marketing is building an exceptional client experience. When you use IncomeConductor to build a business that specializes in retirement income planning, your focus is on client-facing activities. The process, workflows and platform give you added operational efficiencies that free up resources — most importantly yourself.



IncomeConductor's marketing program consists of materials that have been time-tested by advisors just like yourself.



It all starts with training.

IncomeConductor® provides advisors with training on the time-segmented strategy, product implementation solutions, plan creation, and best practices in managing your clients and their plans going forward. Advisors will also receive support in attracting new clients and practice transition.

Advisors will want to join us for our live training events focusing on practice management where you can gain valuable insights and interact with experienced industry leaders. We also make available a comprehensive library of on-demand training modules to help advisors learn at their own pace.



All the tools you need.

Similar to the training curriculum, IncomeConductor's marketing program consists of marketing materials that have been time-tested by advisors just like yourself. Our marketing support is not just a library of brochures, presentations and direct mail letters, but rather a compliant marketing plan that you and/or your administrative assistant can incorporate immediately into your business process. Whether you want to approach clients on an individual basis or host seminar events, the IncomeConductor marketing program will give you step-by-step guidance.



A game changing platform.

Many retirement income technologies simply provide a proposal system. IncomeConductor's administrative support is delivered through a unique platform called IncomeConductor.

This platform allows you to develop an individualized retirement income plan, which upon approval can be linked to accounts using commissionable, advisory fee or fixed insurance products, regardless of company or custodian.

Each segment will then be "tracked" against its projected values. Most importantly, IncomeConductor provides detailed plan analytics on performance-to-plan that help you manage the plan along the way. Course corrections can be completed dynamically and do not require the creation of a new plan. All decisions made during plan reviews are memorialized in a Client Review report, approved by you and the client, and archived in a dedicated database.

IncomeConductor provides an efficient and compliant platform for managing your clients' plans.



IncomeConductor's practice management support focuses on three primary aspects of your business:

1. Case Consultation Orchestrating your clients' financial assets to be in harmony with their goals and objectives can sometimes be complicated. The support team at IncomeConductor® is trained in helping you develop and implement your retirement income plans.

2. Recruiting Many advisors want to align themselves with firms that focus on the retirement income opportunity. The IncomeConductor program is easy to "recruit to" and provides tools to assist you in reaching your recruiting goals.

3. Practice Transition For the same reasons your clients need a structured retirement income plan, you need a structured business plan that will produce a seamless transition of your practice and ultimately a retirement income for yourself. The IncomeConductor® program will support you in developing a strategy to hire and incorporate a transition partner into your practice.



The power of IncomeConductor is in its on-going management capabilities.

Synthesizing What Matters to Your Client

What do your clients want?

Understanding what clients want from you will help you to retain existing clients and attract new clients.

When you use IncomeConductor to build a business that specializes in retirement income planning, you have the capability to provide a solution to your current clients and attract new clients.

IncomeConductor's planning approach and management tools can help you create a comprehensive client experience.

With extensive process training you can become the maestro to build confidence, rapport and insure long-term success for your clients.

Your Next Steps

Get started with
IncomeConductor's full suite
of practice support and tools.

Visit www.incomeconductor.com
or email us at
info@wealthconductor.com.

About WealthConductor LLC

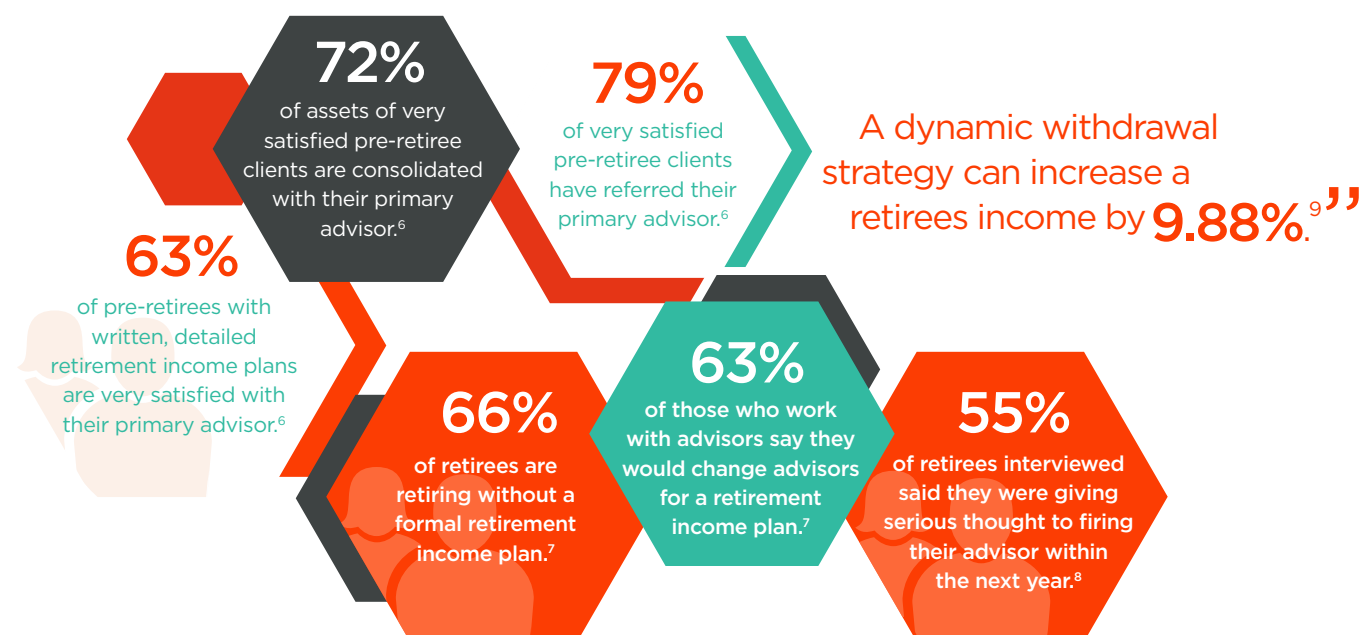
Retirement strategy with you and your clients in mind. We care.

WealthConductor LLC ("WC") was founded in 2017 by advisors experienced in the retirement marketplace. We understand the challenges financial professionals face and what they need to succeed. WC's revolutionary retirement income platform, IncomeConductor®, provides a complete suite of support to financial advisors who want to re-define their value proposition as retirement income professionals and provide a time-tested income distribution strategy to their clients that

is completely customized to their individual needs and goals. We partner with our IncomeConductor community of advisors to continuously enhance our technology and supporting program to help them succeed in the income distribution market. Your success is our success.

Take the first step towards re-defining your value proposition as a retirement income professional today. Your clients will thank you for it.

IncomeConductor: Providing Both Retention and Growth Opportunities



⁶ Retirement Redefined, Fidelity Investments, June 2011

⁷ 2013 Retirement Income Strategies and Expectations (RISE) Survey, Franklin Templeton Company

⁸ By All Accounts 2014 survey

⁹ The Gamma concept: Going beyond Alpha and Beta to help advisors quantify the value they add. David Blanchett, CFA, CFP®. Head of Retirement Research, Morningstar Investment Management.

DISCLOSURES

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FOOTNOTES

- ¹ Q2 2012 (N-2,494), AlixPartners est.
- ² Bureau of Labor Statistics
- ³ Serving Retirement Income Planning Clients, GDC 2014
- ⁴ DALBAR Quantitative Analysis of Investor Behavior 2014
- ⁵ *“Portfolios for Investors Who Want to Reach Their Goals While Staying on the Mean-Variance Efficient Frontier”*, Journal of Wealth Management, Feb 2011
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