

What is the RISA® and how can it help my Retirement?



The Retirement Income Style Awareness® (or RISA®) framework is a psychology-backed, research-driven income personality assessment transforming retirement income planning.

What is the RISA®

The RISA is a questionnaire that takes about 15 - 30 minutes to complete. It is designed to help you uncover your preferences for retirement income. Your answers to the research-backed questions produce a RISA® report that helps you understand how you'll be most comfortable funding your retirement. You and your financial advisor will be able to identify which "style" matches best to your preferences and how that can translate into a personalized retirement income strategy.

The RISA framework identifies a collection of retirement income preferences that translate into retirement styles. A retirement style addresses how one seeks to source their spending in retirement. This framework provides a first step in the transition from saving for retirement to spending in retirement.

How can it help my retirement?

Discussions about retirement income planning can become quite confusing as there are so many different viewpoints expressed in the consumer media about the best way to approach retirement planning. You do not want to enter into retirement only to discover that your plan doesn't feel right.

The RISA® produces a clear set of results defining what matters the most to you. This will help you and your advisor plan a strategy that fits your true preferences and ensures a retirement plan fit. Understanding your style from the start can save time and money. Otherwise, adopting a strategy that fails to align with your preferences can lead to a plan that is poorly implemented throughout retirement.

How does it work?

RISA

75% Complete | 2 of 14

Below are pairs of several statements. Each present a differing view on retirement planning. Select the statement that best reflects your thinking.

1 2 3 4 5 6

If the statement you choose strongly aligns with your thinking, then choose the box closest to the statement (i.e., 1 or 6). Please use the middle numbers (2 - 5) to reflect with which statement you most closely agree.

Mark only one response per pair; please make a choice for every statement.

My overall net worth in retirement is more important to me than sustainable and stable retirement income. 1 2 3 4 5 6

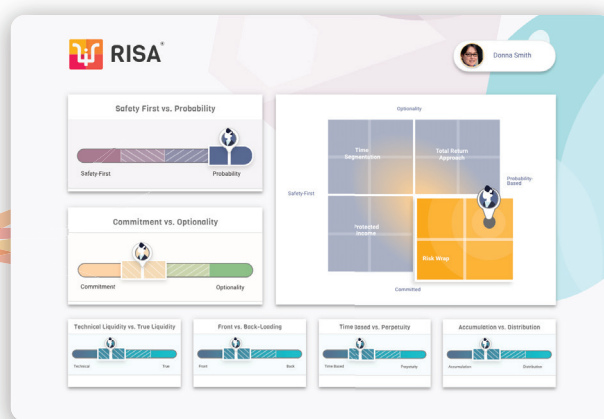
Sustainable and stable retirement income is more important to me than my overall net worth in retirement. 1 2 3 4 5 6

I see my investment portfolio as funding the majority of my retirement expenses. 1 2 3 4 5 6

I see my essential retirement expenses funded, to the extent possible, from protected income sources, with the rest of 1 2 3 4 5 6

I value being able to consider my retirement income withdrawal options on an ongoing basis. 1 2 3 4 5 6

I value the simplicity of purchasing protected retirement income. 1 2 3 4 5 6



You'll be sent a special link where you can sign up and begin immediately taking the questionnaire. As you answer the questions, remember that there are no "right" answers. This questionnaire is meant to gauge of your preferences among different viable options, so you can take your time and respond honestly. Besides answering some simple demographic questions, the majority of the questions are asked on a scale, where you identify how strong you feel about the contrasting statements listed on the left and right.

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What Will I Learn?

There are competing viable approaches for retirement income. Retirement income strategies can be separated into four general styles. No one approach or retirement income product works best for everyone. With the RISA results, you will have a better sense about which approach is best for you. It is a vital first step in building a retirement income plan. The four retirement styles are:



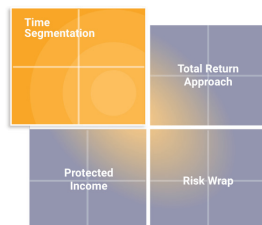
The Total Return style identifies with sourcing income from a diversified investment portfolio. Investors rely on portfolio growth to sustainably support their spending and wish to preserve maximum flexibility for their assets.



The Protected Income style uses contractually protected lifetime income to cover essential retirement expenses, along with a more diversified portfolio for discretionary expenses. These individuals are generally more willing to accept a role for insurance with lifetime income protections to help manage various retirement risks.



The Risk Wrap style maintains comfort with focusing on market growth through investments, while also displaying a desire to commit to a solution and to build guardrails around the market risks to provide a more structured income stream.



The Time Segmentation styles appeals to those seeking a mixture of contractual protections alongside flexibility. A time segmentation or bucketing strategy usually sources short-term retirement income needs with bonds or other fixed income assets to help weather market volatility, with a more growth-oriented investment portfolio earmarked to cover longer-term expenses.

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What Others Are Saying:

Through studies and real world experience we've had thousands of RISAs completed to date. Here are what just a few of the respondents had to say.

It is a financial planning program that helps the client and financial planner set a course toward the direction which is most comfortable to the client.

~ Dean G.



Know thy self before investing thy money or risk financial failure. RISA will provide self-examination and confirmation of your biases.

~ Robert G.



A psychological evaluation of your thoughts and concerns about the financial aspects of retirement. A completely different approach to personal finance than anything I have seen before.

~ Randy T.



A very intelligent framework to think through one's retirement issues.

~ Peter T.



Discover your true retirement income preference to help create your ideal retirement plan

