



# Invest Confidently, Retire Comfortably

## ASSETMARK **GUIDED** INCOME SOLUTIONS<sup>SM</sup>

You've saved and invested for the future—and that future is now. Having a retirement plan that helps you identify the income you may receive is the most important step in establishing a solid, successful future.

Converting savings into a regular payment stream is a shift for many investors. If you've been saving diligently until now, starting to spend your nest egg can feel uncomfortable. Balancing the goals of maintaining your reserves and meeting your spending needs is important for a successful retirement plan.

AssetMark Guided Income Solutions can help you and your advisor gain perspectives on how your income needs fit into an overall financial plan, provide an income stream during your retirement and help you stay focused on your future.



Guided Income Solutions are designed to deliver the steady income you're looking forward to in retirement, helping you and your advisor understand your current financial position—and your future needs.

## A personalized plan and steady, ongoing payments

Guided Income Solutions provide:

- Predictable, periodic payments based on your unique needs
- An investment method that provides the opportunity for moderate growth, while preserving your income stream
- Quarterly updates that help you monitor your account and progress to your plan

## An investment method aligned with your goals

Guided Income Solutions use the “bucketing” investment method which divides your savings into three buckets, each with a distinct purpose and goal. Guided Income Solutions provide the benefits of this investment approach in a single account.

This method is designed to provide stable income from your savings, which can give you the confidence needed to stay invested during market swings, and potentially make your savings last longer.

## Life happens

When the unexpected occurs, you may need to access funds from your Guided Income Solutions account to meet unplanned expenses.

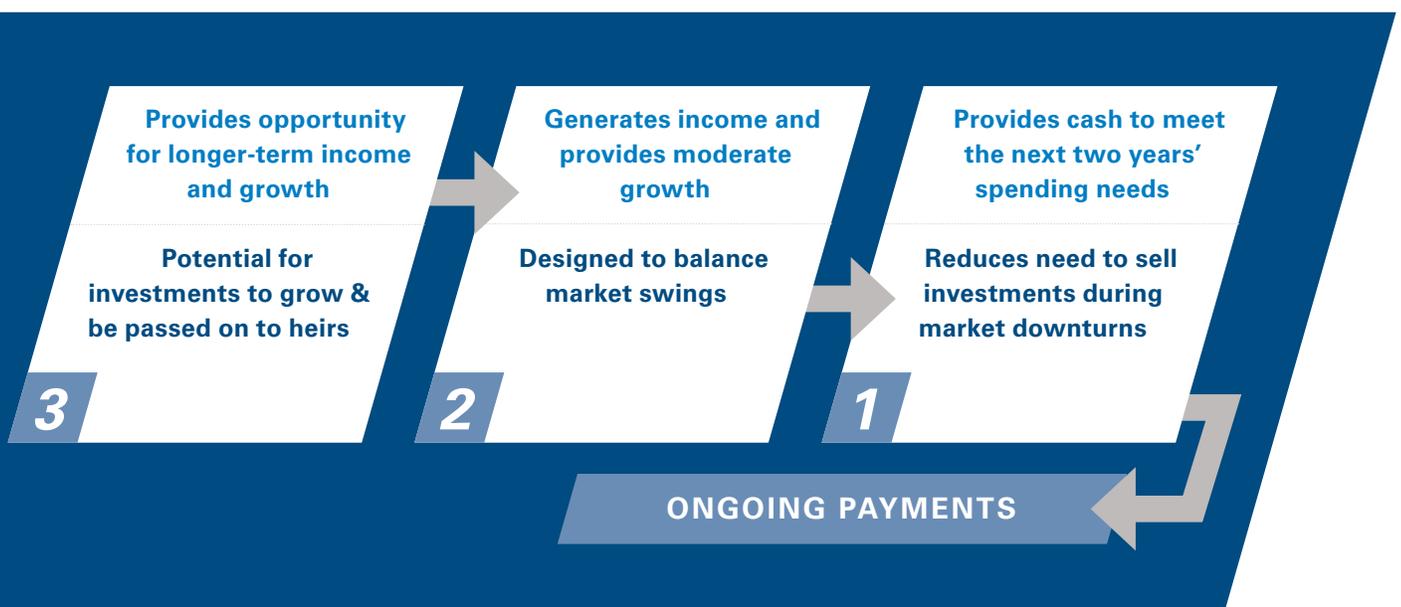
Your funds are available and accessible—without penalties—to help you during the times you may need it most\*. You can then work with your advisor to develop an updated plan and adjust your distributions.

\*Account value will fluctuate; value may be worth more or less than the original investment.



## Potential to make your savings last

Historically, stocks have been the best asset class for participating in long-term economic growth, but occasionally they deliver unsettling declines. Guided Income Solutions maintain a portion of your investment in the stock market, providing the opportunity for your funds to grow. This portion is reduced over time and automatically reallocated to other investments, so your account becomes more conservatively invested.



## Stay focused on the future

Guided Income Solutions provide quarterly statements that report the income you've received, your account balances, and bucket allocations. These easy-to-read statements will help you see your progress to your income plan, stay on track toward your goals, and focus on the future.



You've been saving for this—  
now AssetMark Guided  
Income Solutions can help  
you prepare an income plan,  
feel comfortable about  
achieving your goals, and  
enjoy your retirement.

## Talk to your financial advisor to understand how Guided Income Solutions can help you successfully plan for your retirement future.

Minimum investment: \$50,000

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### **Important Information**

Guided Income Solutions is an investment advisory solution from AssetMark, Inc. Guided Income Solutions uses Monte Carlo simulations to produce outcome ranges based on probability, which should be viewed as estimates only. Payments may end earlier than expected. Due to potential changes in financial situations and investment objectives, please periodically review your retirement investment plan with your financial advisor.

**Investing involves risk, including the possible loss of principal. Past performance does not guarantee future results.**

For more complete information about the various investment solutions available, including the investment objectives, risks and fees, please refer to the Disclosure Brochure and applicable Fund Prospectus. Please read them carefully before investing. For a copy, please contact your financial advisor.

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