

## 4 Bucket Approach to Planning

*Allocating the right assets in the right places for the right outcomes*

Our goal in this lesson is to provide an overview of our approach to diversifying and allocating assets to achieve specific goals related to your retirement. We call this the 4 bucket planning approach.



**Bucket #1:**  
**Liquidity**

PURPOSE:  
Insurance



**Bucket #2:**  
**Lifetime Income**

PURPOSE:  
Income



**Bucket #3:**  
**Long-Term Growth**

PURPOSE:  
Inflation



**Bucket #4:**  
**Legacy**

PURPOSE:  
Inheritance

The amount allocated to each bucket will be specific to your needs and circumstances.

We never want to put all of our eggs in one basket, nor do we want to put all of our money in one bucket. Diversification is the key. The four “L’s” of retirement diversification are:

- **Liquidity:** where we keep our emergency funds
- **Lifetime Income:** where we are receiving our monthly income from
- **Long Term Growth:** money that we can leave alone to grow to help deal with future inflation
- **Legacy:** assets such as life insurance or our home that may be targeted to go to our heirs

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