

Jim Wycoff
Branch Owner
Registered Principal

Sheri Lucas
Co-Branch Manager
Investment Representative

Find your Retirement•Income Timeline to make Retirement Happen

Key Financial Transition Plan #1

• 4-Step Process:

- Step 1: We Listen
- Step 2: Retirement Freedom Analysis
- Step 3: Invest-Streme™ Strategy
- Step 4: Review & Adjust

- Performance
- Cost

Check out
JimWycoffMoneyHour.com

To find the Three Key Transition Plans for Investment Success and Retirement•Income.

- **Key Financial Transition Plan #2:** Keeping your money together if you need special care.
- **Key Financial Transition Plan #3:** Passing on my financial success to the next generation.

Wycoff Lucas
Retirement • Income Investment Group
An Independently-owned Practice
★★★★★

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Key Financial Transition Plan #1 Retirement•Income for Your Confidence

We believe that implementing our Three Key Financial Transition Plans for Investment Success and Retirement•Income can make the difference in your retirement. When you work with us to make retirement happen, we use our proprietary process developed over more than 25 years of helping investors like you.

This summary explains Transition Plan #1 and describes our proprietary 4-Step Process, including the key measures of performance and cost.

Let us help you make Retirement happen...



Step 1: We Listen



We look at your portfolio based on the magnitude of your wealth today relative to your stage in life and the income that you want in retirement.

We consider this volatile economy and its potential impact on you. Given these viewpoints, we x-ray your current portfolio and compare it to our optimal lineup. Based on your current situation, your goals and your feelings, we determine if there are any issues in your portfolio that make repositioning ideas appropriate.

Step 2: The Retirement-Freedom Analysis™

The forward looking Retirement-Freedom Analysis™ helps you determine your personal range of investment returns that are needed to make the transition from working income to income from your savings and pensions.

The RFA helps set your Retirement Timeline by answering the following questions:

- Do I have enough Savings?
- How much do I need to add?
- What investment returns do I need?

Your “personal range of returns” represents the target that drives investment selection and is the true measure of success.

YOU NEED TO ACHIEVE YOUR OWN “PERSONAL RANGE OF RETURNS.”

You don’t have to “out run” someone else’s returns as defined by the press or by certain benchmarks.

Your goal is to be well rewarded for the risk taken and only take as much risk as needed to get Retirement•Income for Your Confidence.

Many of us are investors because we’ve determined that we can’t grow sufficient savings any other way.

“At its basic level Retirement is about cash flow; keeping what’s coming in on track with what’s going out.”



Step 3: The Invest-Streme™ Asset Allocation Strategy for Income & Growth

“Control what you can... so you can manage what you cannot.”

Manage Total Return: Your goal is to combine the income and growth components of your whole portfolio to provide the opportunity for your total return to exceed your income withdrawal rate to help keep up with inflation. Remember that Investing involves risk and you may lose your principal. There is no assurance any strategy will be successful.

The core rule of our proprietary strategy is **“Control what you can...so you can manage what you cannot.”** This is the essence of liability driven investing. We’ve focused on the investment mathematics of distributing Retirement•Income from investment portfolios for 30+ years; while most of our industry has focused primarily on the accumulation of savings. This focus on Retirement•Income allowed us to develop and begin deploying the Invest-Streme™ Asset Allocation Strategy in 1984.

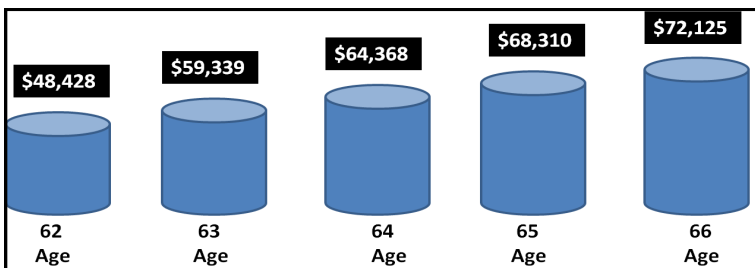
Control Income: We use our proprietary strategy to build out a rolling three to nine year forward stream of annually maturing income sums, using staggered fixed income investments.

This helps you avoid selling good investments at a bad time, either because you need income or can’t stand market volatility. The strategy calls for refreshing your annual income stream for rolling forward time periods with a built in process for harvesting gains; helping you avoid one of the serious errors that unsuccessful investors often make; failing to take profits.

You will periodically extend and renew your annually maturing income sums factoring in the need for annual increases to help preserve your buying power.



Strategy to help control income using staggered fixed income investments.



This is a hypothetical illustration of a 5 year fixed income illustration and is not intended to reflect the actual performance of any particular security. The dollar figures represented are for illustrative purposes only. Investing involves risk. You can lose your principal. There is no assurance any strategy will be successful.

Manage Growth: Good investments often fluctuate in value. The controlled yearly income piece of our strategy helps you avoid the reactionary moves that many unsuccessful investors make.

Importantly, since you don’t have to take annual income liquidation withdrawals from your fluctuating growth investments you may more effectively manage the impact of near term ups and downs of the investment markets.

Your growth investments can be given more time to navigate economic and investment cycles, allowing you to be more comfortable with volatility and potentially increase the likelihood of favorable long term results.



Step 4: Regular Review and Adjustment



We use institutional risk management and money manager selection tools to try to identify best in class money managers and position them to manage your investments.

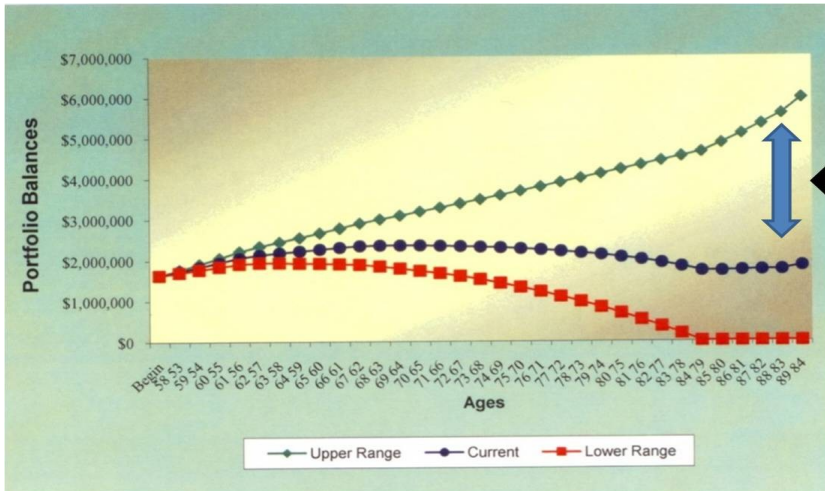
Our Raymond James Asset Management department plays a key role in this process. We watch your managers “like a hawk” and will suggest repositioning when necessary.

Part of our review discipline is to view your portfolio as cash, consider what a fresh lineup looks like, and if your current holdings are significantly different we suggest appropriate adjustments. If we wouldn't buy that investment today, we don't want to hold it now.

PERFORMANCE

We track performance on several Key Levels

Your number one measure of performance is actual net returns earned compared to your personal Retirement-Income-Confidence range of returns.



Retirement-Income Confidence Range of Returns

Remember that our forward looking “Retirement-Freedom Analysis” helps you determine your personal range of required investment returns. Your personal “range of returns” represents the target that drives investment selection and is the true measure of success. Each update to your Retirement-Freedom Analysis gives you a meaningful “forward report card” on where you stand.

Our number one measure of performance is the retention of our clients.
 86% of the client households that helped us establish our Raymond James practice in 1995 are still with us almost 17 years later, either individually or represented by their heirs.*

*Our basis for this calculation is available upon request and is reviewed and updated annually with Raymond James Financial Services, Inc. Compliance department. Our founding annual anniversary date is 12-31-95. Updated 12.31.11

PERFORMANCE continued...

The standard measure of portfolio investment returns

You receive comparative performance reviews prepared by Raymond James accounting systems.

Portfolio Investment Performance is measured net of all costs and compared to specified indexes which are statistics and therefore normally do not reflect the impact that costs would have on the index performance.

We often build the investment allocation using a combination of individual money managers. We know that past performance does not assure future performance, so we work with our Raymond James Asset Management Services to try to statistically identify managers that demonstrate the skill and aptitude to navigate the challenges ahead.

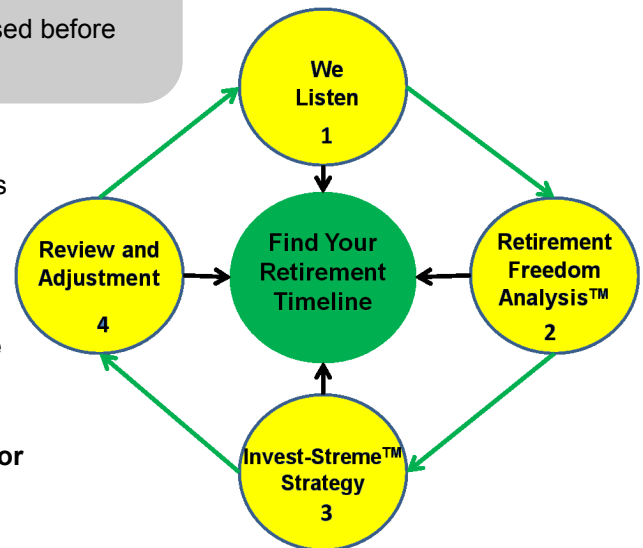
Since we tailor the investment lineup to your specific needs and objectives, every household has its own unique investment performance which stands on its own merit. This is why our key measures of performance are client retention and achieving the required performance to fulfill your personal plan.

COST

All fees, commissions and expenses are fully disclosed before implementing investment moves.

We structure our compensation in a combination of ways based on each client's unique needs and investment portfolio setup. Here is a listing of the basic forms of charges for our services.

- Annual cost charged quarterly as a percentage of actively managed assets.
- One-time transaction costs.
- Hourly charge as Registered Investment Advisor Representative
- Annual retainer fee



We want you to know what the costs are upfront and all along the way; so with this in mind, we measure and report your investment portfolio performance net of all costs.

We exclusively represent Raymond James Financial Services, Inc., one of the nation's finest investment firms. Since we independently own our Branch, managing over \$160 million dollars of clients' life savings; your success is our success!

One of the most significant rewards for our services occurs when you become our advocate and refer family and friends to us.

This directly helps our practice grow and allows us to spread our business costs across more assets resulting in potentially lower costs to you.

Call the 24 Hour
Jim Wycoff
Money Hour
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To find the next Key Transition Plans for
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How much will you need to retire with confidence
and remain confidently retired?

Call for a Meaningful Financial
Conversation to find out!

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Get a no cost, no obligation
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and Personal Consultation
valued @ \$1,000.

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