

Step 2: The Lifetime Income System

Creating the most effective income allocation

For our retired clients, this step determines the optimal income flow, with the least tax and maximum convenience. We address where your monthly income will come from, be they personal or corporate assets – which assets to draw on first, which to leave to accumulate, when pension should commence, etc.

For our pre-retirees, this step assesses how your current earnings should be allocated to ensure you have enough to live on now, pay down your debts as fast as possible, and do regular new savings sufficient to fund your desired retirement.