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AAII

Retirement
INVESTING

**Retirement Investing
Unveiled
October 4, 2023**

What Is AAI Retirement Investing?

1. **Specialized online resource designed to serve investors at all phases of their retirement journey.**
2. **Three life phases so you can find content focused on what you need.**
 - Accumulation: Saving for Retirement**
 - Transitioning: Preparing for Retirement**
 - Retired: Living in Retirement**
3. **Reliable, actionable, objective and targeted information in one place.**
4. **Complements well-respected *AAII Journal* and other tools and products**
5. **AAII Retirement Pulse survey**

Introducing AAII's Retirement Investing

- Stand-alone subscription
- Content on the website
 - Monthly Newsletter
 - Weekly Insights Summary
 - Monthly Member Survey on Retirement Topics
- Curated Content
- Actionable Insights
- Breaking Retirement Industry News
- Retirement Resources
- Complements *AAII Journal*, existing newsletters and A+ Investor
- Also included with AAII Platinum Subscription

Timing and Upcoming Topics

- **Content Cadence**
 - **Weekly Insights on Tuesdays**
 - **Monthly Newsletter on second Tuesday of each month**
 - **Archives available**
- **Current Content**
 - **In-depth feature article on the bucket approach**
 - **Tips for keeping your 401(k) on track**
 - **Allocating for your retirement goals**
 - **Plan for covering expenses first**
 - **Fireside Chat Video**
- **Summary Update Included in Weekly Platinum Digest**

Content Curated by Life Phase

Saving for Retirement



Preparing for Retirement



Living in Retirement

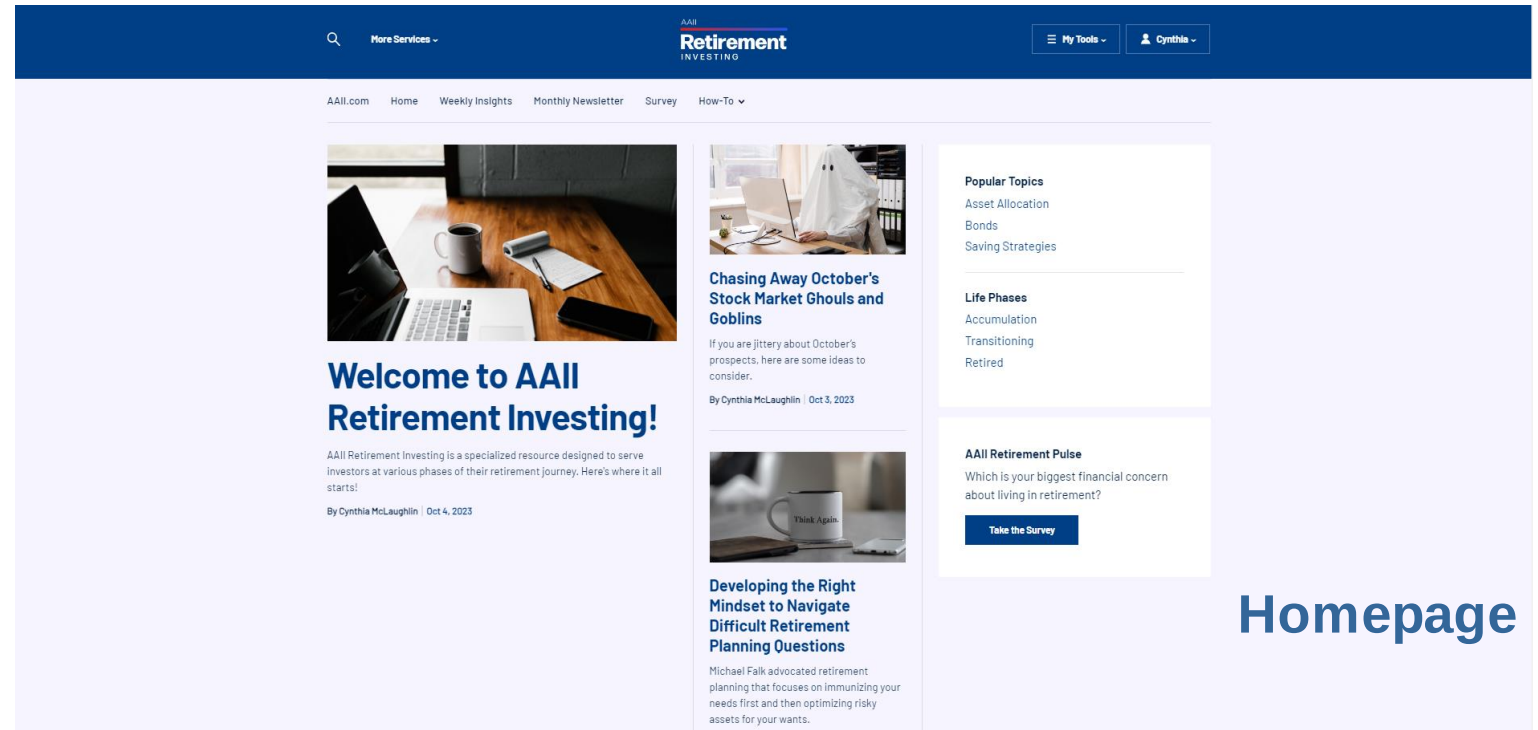
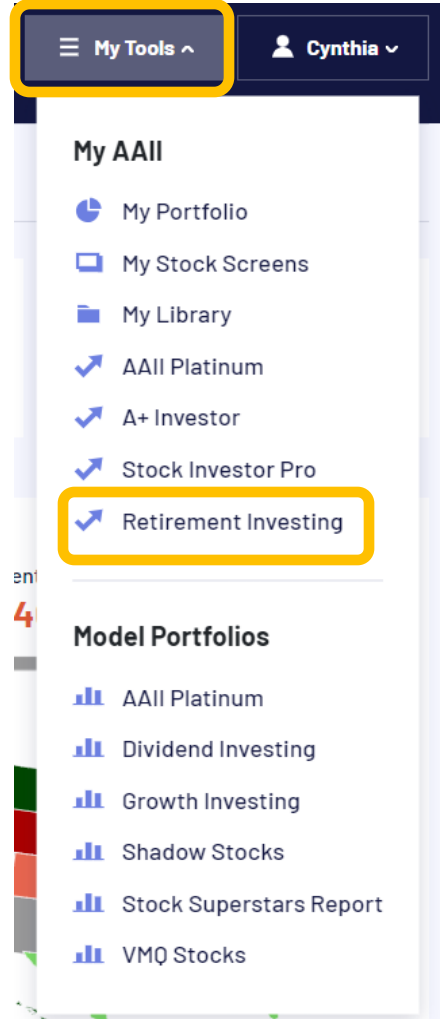


Three life phases:

- **Content will be labeled accordingly on the website.**
- **Content may appeal to multiple phases or be of most interest to a particular phase.**
- **Focus on timely problem solving**

Website Access

Subscriber access through My Tools or retirement.aaii.com



Homepage

Website Access: Home Page

Life Phases

Accumulation



Monitoring Your 401(k) Plan

Monitoring your 401(k) account requires only a little bit of time but is necessary to ensure that your plan is on track and stays that way.

Oct 1, 2023

Transitioning



Developing the Right Mindset to Navigate Difficult Retirement Planning Questions

Michael Falk advocated retirement planning that focuses on immunizing your needs first and then optimizing risky assets for your wants.

Oct 1, 2023

Retired



Allocating for Life Goals in Retirement

The key to reaching a lifetime goal in retirement is budgeting and allocating—something you have done your entire life.

Oct 1, 2023

Popular Topics



Retired Asset Allocation

How to Set up a Bucket Portfolio to Meet Your Income Needs

The idea behind buckets is that money earmarked for current or near-term needs is allocated to cash or short-term bonds, while money needed further down the road stays allocated to stocks and bonds.

Oct 1, 2023



Income Strategies Accumulation Transitioning Retired Bonds

Creating a Payday With Bond Cash Flows

Creating a regular "paycheck" for yourself using the cash flow from bonds is a strategy that can be used by those actively saving for retirement or another life goal or those needing periodic income in retirement.

Oct 1, 2023



Retired Saving Strategies

Allocating for Life Goals in Retirement

The key to reaching a lifetime goal in retirement is budgeting and allocating—something you have done your entire life.

Oct 1, 2023

Content organized by life phase and also tagged by topic

Website Access: Weekly Insights

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Weekly Insights



Weekly Stocks

Chasing Away October's Stock Market Ghouls and Goblins

By Cynthia McLaughlin | Oct 3, 2023

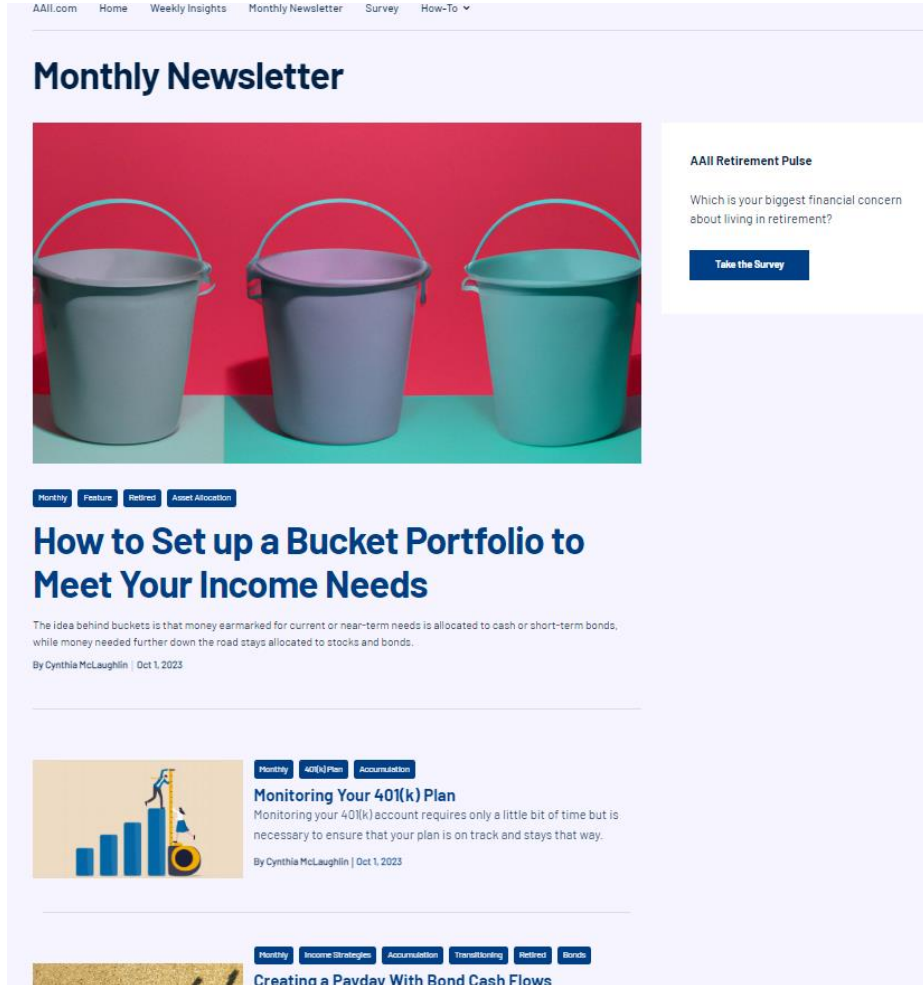
Weekly Archive
Welcome to AAll Retirement Investing!
October 4, 2023

Chasing Away October's Stock Market Ghouls and Goblins
October 3, 2023

[Full Archive](#)

- Weekly Article
- Weekly email on Tuesdays will contain a weekly article, news and link to take the AAll Retirement Pulse survey

Website Access: Monthly Newsletter



Monthly Newsletter

- Feature article
- Four related articles
- Commentary on last month's survey
- Links to past month's weekly articles
- Monthly email sent out on second Tuesday of each month

Access Content by Life Phases & Topics

Popular Topics

Asset Allocation
Bonds
Saving Strategies

Life Phases

Accumulation
Transitioning
Retired

Retired Archive

How to Set up a Bucket Portfolio to Meet Your Income Needs

The idea behind buckets is that money earmarked for current or near-term needs is allocated to cash or short-term bonds, while money needed further down the road stays allocated to stocks and bonds.

By Cynthia McLaughlin | 10/01/2023

Allocating for Life Goals in Retirement

The key to reaching a lifetime goal in retirement is budgeting and allocating—something you have done your entire life.

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Creating a Payday With Bond Cash Flows

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Popular Topics

Asset Allocation
Bonds
Saving Strategies

Life Phases

Accumulation
Transitioning
Retired

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Bonds Archive

Creating a Payday With Bond Cash Flows

Creating a regular “paycheck” for yourself using the cash flow from bonds is a strategy that can be used by those actively saving for retirement or another life goal or those needing periodic income in retirement.

By Cynthia McLaughlin | 10/01/2023

AAII Retirement Pulse Survey

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AAII Retirement Pulse

Each month, we ask AAIL members a question pertaining to retirement.

We refer to this survey as the AAIL Retirement Pulse. The purpose of this survey is to provide insights into retirement topics on the minds of individual investors.

The AAIL Retirement Pulse is conducted monthly until 5:00 on the first Monday of each month. At that time, a new survey is posted. Results are automatically tabulated by our database and included on the website and in the monthly AAIL Retirement Investing newsletter, which is emailed to subscribers on the second Tuesday of each month. A commentary article is also published, discussing the survey results and what they reveal about investor actions and concerns and possible trends in retirement issues.

AAII members participate by voting in the survey to the right. The Retirement Pulse is open to all AAIL Retirement Investing subscribers.

This Month's Survey

Which is your biggest financial concern about living in retirement?

- ☐ Outliving my savings
- ☐ Investments not providing enough income
- ☐ Funding increasing medical/care costs
- ☐ Creating an appropriate spending plan
- ☐ Other

Enter answer here...

Submit

How-To

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How-To

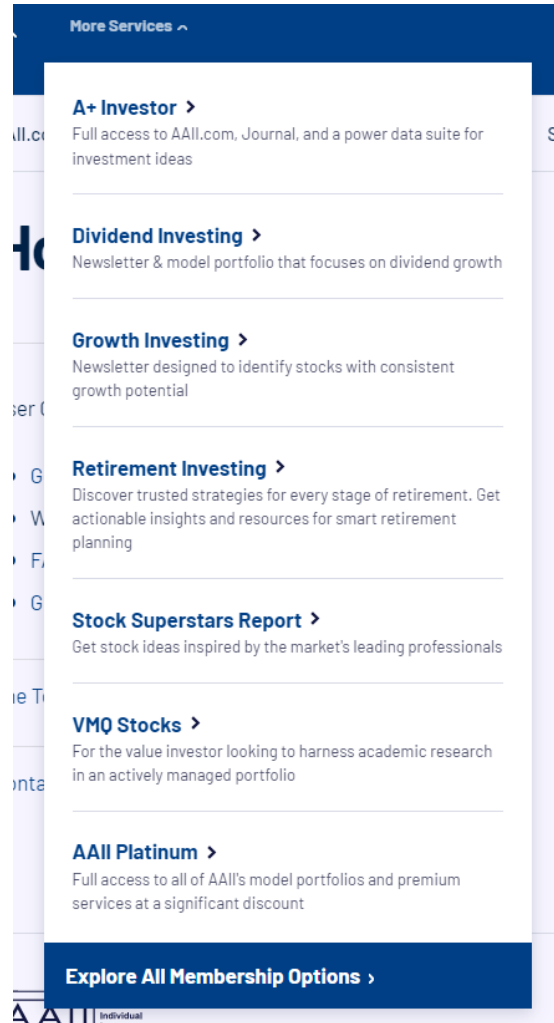
User Guide

- [Getting Started](#)
- [Welcome Video](#) *Coming soon!*
- [FAQ](#)
- [Glossary](#)

The Team

Contact

Navigating to Other AAI Products



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Navigate to other products from More Services pulldown

Accessing Content From AAI Platinum

AAII Platinum

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Developing the Right Mindset to Navigate Difficult Retirement Planning Questions

● Retirement Newsletter • Cynthia McLaughlin • October 1, 2023

[Read More](#)

How to Set up a Bucket Portfolio to Meet Your Income Needs

● Retirement Newsletter • Cynthia McLaughlin • October 1, 2023

[Read More](#)

Unraveling the Liberty Media–Sirius XM Proposed Merger: Implications for Investors

● Growth Investing • Wayne A. Thorp • September 29, 2023

This week, Liberty Media Corp. (LSXMA) proposed merging its tracking stock Liberty SiriusXM Group (LSXM) with Sirius XM Holdings Inc. (SIRI) to create a new company: New SiriusXM. Sirius XM Holdings is held in the Growth Investing portfolio. At the time of this writing, this was only a proposal and is subject to, among other things, board approvals, including the approval of a special committee formed by Sirius XM Holdings. Sirius XM Holdings shareholders require no action at this time.

[Read More](#)

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Retirement Reimagined: An Introduction to AAI Retirement Investing
Presented by Charles Rotblut, Cynthia McLaughlin
September 21, 2023 | 56:47



Inside AAI Growth Investing: A Midyear Snapshot and Future Prospects
Presented by Wayne A. Thorp
July 12, 2023 | 1:17:19



AAII Dividend Investing Portfolio: Annual Review and Stock Picks
Presented by Derek J. Hageman
January 25, 2023 |

How Can This Help Me?

- **Helpful information for your current phase**
 - Recognize there are multiple steps in each phase
 - E.g., several phases for those living in retirement
 - Arms you with actionable strategies to make better decisions
- **Eases transition between phases**
 - E.g., those preparing for retirement will be better able to plan a smooth transition into retirement
- **Complements Other AAI Products**
 - Asset Allocation Models
 - PRISM Wealth-Building Process
 - Model Portfolios such as Dividend Investing
 - *AAII Journal*

Poll Question

What are you most looking forward to with
AAII's Retirement Investing?

- A. Curated content
- B. Content and tools in one place
- C. Email subscription
- D. News updates
- E. Using Retirement Investing with other
AAII services

Select as many as applicable.

Living in Retirement: Specific Content

Living in Retirement



- **Retired: Living in Retirement**
 - **Monthly feature article: How to Set up a Bucket Portfolio to Meet Your Income Needs**
 - **Creating a Payday With Bond Cash Flows**
 - **Strategy that doesn't require monitoring every market move**
 - **Allocating for Life Goals in Retirement**
 - **Savings strategy for reaching lifetime goals**
 - **Included in October Monthly Newsletter**

Preparing for Retirement: Specific Content

Preparing for Retirement



- **Transitioning: Preparing for Retirement**
 - **Developing the Right Mindset to Navigate Difficult Retirement Planning Questions**
 - **Focus on liabilities versus assets**
 - **Creating a Payday With Bond Cash Flows**
 - **Setting up strategy that uses individual bonds to provide steady cash flow**
 - **Included in October Monthly Newsletter**

Saving for Retirement: Specific Content

Saving for Retirement



- **Accumulating: Saving for Retirement**
 - **Monitoring Your 401(k) Plan article answers the question of how much attention you should give to your account statements**
 - **Included in October Monthly Newsletter**

Upcoming Content

- **October content is focused on financial independence.**
- **November will focus on estate planning and wealth transfer.**
- **December will follow AAI's tradition of offering tax-themed content.**
- **Upcoming Topics:**
 - **Asset location strategies**
 - **Asset allocation strategies**
 - **More content on withdrawal strategies**
- **Profitable Retirement Planning guide will be available soon.**
 - **Will announce in upcoming email**
 - **Additional guides to come**



Questions?

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Helpful Resources

- Interested in subscribing to AAI Retirement Investing? [Click here](#) or follow the below link.
 - <https://invest.aai.com/retirement-investing/>
- Just subscribed and want to learn how to get started with AAI Retirement Investing? [Click here](#) or follow the below link.
 - <https://retirement.aai.com/resource.cfm?id=87413>
- Want to join a robust online Community to connect with others planning and investing for retirement? [Click here](#) to join the Retirement Planning and Withdrawals Community.
- Need some supplemental resources and guidance on how to effectively get your retirement plan in motion? Visit the [PRISM Wealth-Building Process](#) and Academy to start today.
 - www.aai.com/learnandplan
- Excited to rewatch this presentation or other AAI webinars? Visit www.aai.com/webinars to view past events.

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