



### *Do you have a personal written income plan for your clients?*

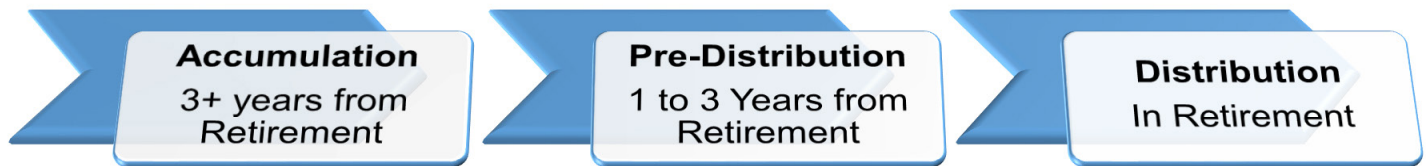
Historically, investment services have focused on the accumulation of assets and risk of investment while focusing on performance based annual reviews. But how are you answering your client's biggest questions – Am I okay? When can I retire? Will I be okay when another 2008 hits?

At Hanlon, we believe in a behavioral approach to income planning. We consider your clients' proximity to retirement, we analyze the assets they currently have in place versus what they will need for retirement, and how should those assets be allocated and located to assure success. This personalized and customized planning approach enables the clients' professionals to best manage the family's needs, wants and wishes.

### *Customize for your clients' needs*

Our Voyage Income Program goes deeper than just the investments and returns by focusing on your clients' income goals. In addition, our income planning process answers critical questions.

First our Investment Solutions Team determines what phase of investing your client is in:



Hanlon will personalize a written lifetime income program for each of your clients, and then build a custom VIP portfolio around each time segment to assure proper delivery of the program.

### *Voyage Income Program (VIP)*

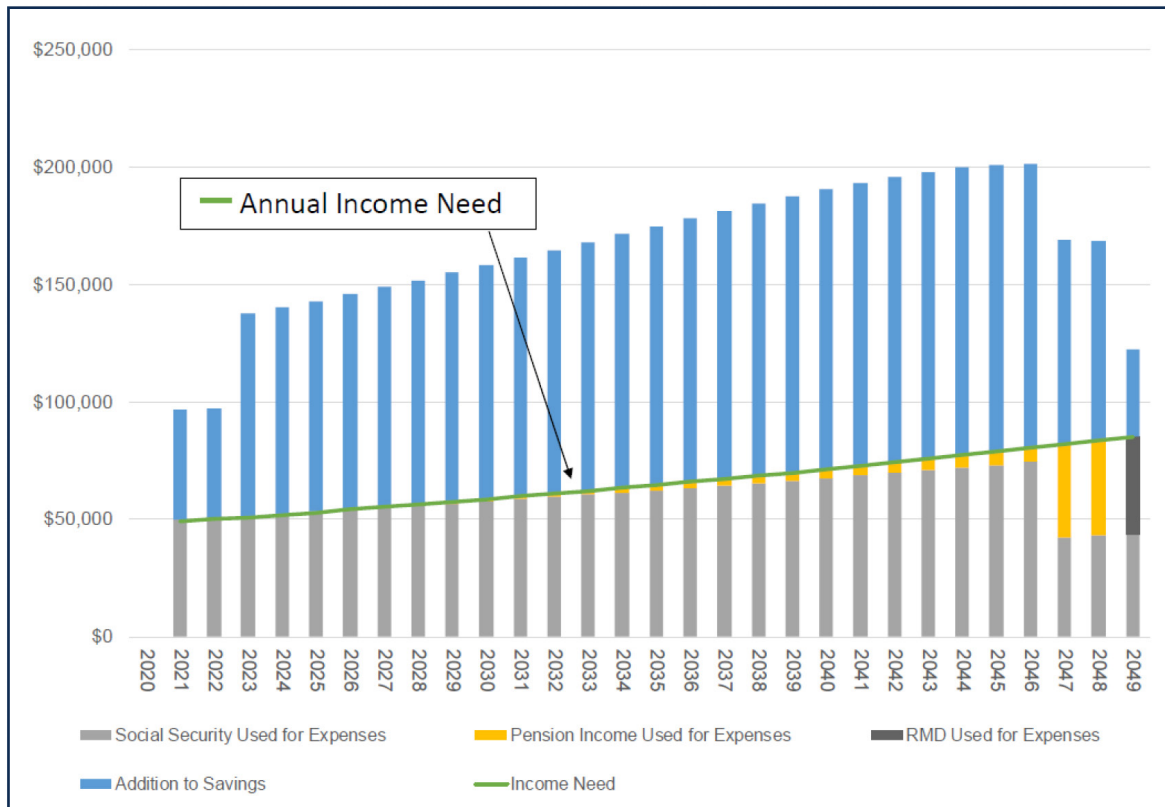
We will customize a program for you and your clients using a combination of our Premier Multi-Model Solutions, Single Model Solutions, and cash equivalents. Your client's VIP helps guide you and your client into and through their retirement, likely strengthening your valued relationship with them.





## Keeping the Program Clear & Easy

Your clients' VIP provides clarity and transparency, providing all involved a sense of comfort knowing they have a plan and a means to affect change when required by an outside event or desired new purpose. It addresses the psychology of peace of mind in retirement by personalizing a lifetime of income and creates a measurable execution of that plan. Clients receive a customized program that is easy to understand.



Rest assured, we will assist in your client conversations and client reviews in order to accurately explain the value and importance of this planning process. In essence, the VIP helps guide you and your clients into and through retirement.

Give your clients the confidence of a comprehensive income program, their Voyage Income Program.

**To discuss this opportunity and how to use it to grow your practice,  
please call our Sales Team at (888) 641-7100 or email [Sales@Hanlon.com](mailto:Sales@Hanlon.com).**

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