

# Investing for Retirement

**Prepared for:  
David and Marge Dundee**

*April 12, 2016*

**RELIABLE** *Securities*

**Insert Your Corporate Logo Here**

**Prepared by:**

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## Disclaimer

This document is neither a solicitation nor an offering to sell securities of any kind.

That offering will be made, if appropriate, by prospectus.

On the contrary, this document is designed to acquaint you with the possibilities available through an investment with James Q. Sellers.

## Objectives

1. \$100,000 income in today's dollars at retirement.
2. Grow portfolio without major drops in equity value.
3. Adequate insurance if something happens to David so Marge and kids can maintain lifestyle.

## Recommendations

### Do not sell these investments

Investment	Proceeds from Sale	Recommendation
General Electric Commons Stock	\$56,400	Transfer to Reliable
Transwest Credit Union	\$73,412	Leave with Transwest
CMI 1000 Shares. Keep 500 shares	\$58,330	Transfer to Reliable
<b>Total</b>	\$188,142	

### Cash Positions to Re-allocate

Source	Amount	Recommendation
Transwest Credit Union	\$200,000	Transfer to Reliable
WUMM Money Market	\$43,000	Transfer to Reliable
<b>Total</b>	<b>\$243,000</b>	

### Sell these investments

Investment	Proceeds from Sale	Recommendation
CMI 500 Shares	\$58,330	Transfer to Reliable and Sell
EEHG East European High Growth Fund	\$142,000	Transfer to Reliable and Sell
Rydex Precious Metals A RYMNX	\$24,500	Transfer to Reliable and Sell
WUMM Common	\$95,900	Transfer to Reliable and Sell
<b>Total</b>	<b>\$320,730</b>	

**Add these investments to your portfolio**

Investment	Value after Investment	Description
Reliable Advisor (Discretionary)	\$424,830	100% Equity Combines EEHG and RYMNX from E*Trade. \$200,000 from Transwest
Reliable Advisory (Discretionary) = IRA (David) Annual Contribution	\$95,900	Growth Portfolio 75% Equity and 25% Taxable Bond Proceeds from WUMM Common in David's IRA
Reliable Advisory (Discretionary) Roth IRA Marge Annual Contribution	\$43,000	Proceeds from WUMM MM in Marge's Roth IRA
<b>Total</b>	<b>\$563,730</b>	