

Preserving Retiree's Valuable Nest Egg

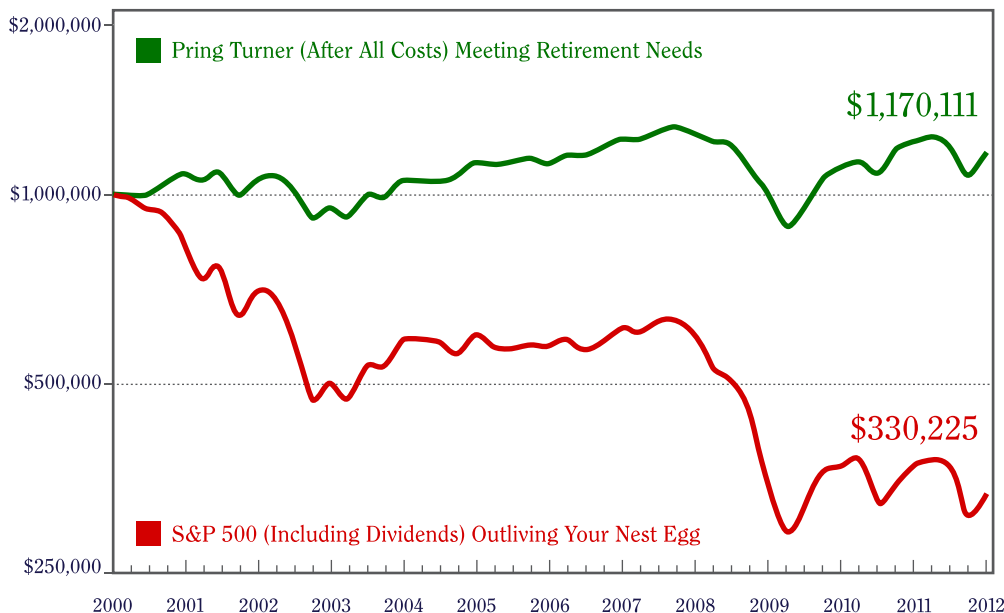
>> Retirees - Will You Outlive Your Retirement Nest Egg?

When retirees regularly withdraw funds from their account for living expenses, preservation of capital becomes especially critical. It is virtually impossible for retirees to maintain their standard of living if their nest egg ever suffers significant market losses. So how important is preserving capital to retirees? The actual case study of an initial \$1,000,000 portfolio illustrates the impact of \$50,000 yearly withdrawals (\$12,500 quarterly) during a challenging stock market environment. If you retired with a \$1,000,000 portfolio in 2000, passively invested in an S&P 500 index fund, and took regular withdrawals you are clearly destined to outlive your hard earned savings. During the same difficult period, Pring Turner delivered on our dual mission to help retirees protect their standard of living and preserve their valuable nest egg.

Pring Turner vs. S&P 500: Income in Retirement

January 2000 - December 2011

\$1,000,000 Initial Portfolio Value with \$12,500 Quarterly Withdrawal (\$600,000)



	Pring Turner	S&P 500
Annual Return	6.03%	0.55%
*Standard Deviation	10.28%	18.12%
*Beta	0.51	1.0

*Traditional Risk Measures

“Pring Turner’s most valuable offering is financial peace of mind, a direct result of careful risk management that protects your precious nest egg.”

>> Protecting Portfolios for Secure Retirement

>> Helping Retirees Meet Their Goals Since 1977

“Wall Street is designed to separate you from your money.
 Pring Turner is designed to separate you from Wall Street.”

*Pursuant to the provisions of Rule 206(4)-1 of the Investment Advisers Act of 1940, we advise all readers that they should not assume that all recommendations made in the future will equal that referred to in this material. Investing in securities involves risks, including the possibility of loss. Performance numbers include all retirement accounts. Performance includes total return (capital growth and dividends, after all costs.)

Investment decisions formulated by Pring Turner Capital Group, Inc. are based on proprietary research and methods developed since 1977 by the owner/managers of the firm. None of the material contained herein is intended as a solicitation to purchase or sell a specific investment. Readers should not assume that all recommendations will be profitable or that future performance will equal that referred to in this material.