

[MUSIC PLAYING]

In a world where many people are looking for the most exciting, aggressive stock choices, or overly diversified stock models, we believe we are truly different. We take a more conservative approach, considering income and actual cash flow needs in retirement first. You see, our income plan will then utilize what have been proven long-term performers to potentially create the cash flow you will need to maintain your lifestyle after you stop working.

Our core investment method utilizes the Wells Fargo Advisors Diversified Stock Income Plan. DSIP, as we call it. DSIP is a time-honored strategy that has been around for over 25 years. DSIP focuses on high quality, strong balance sheet, industry-leading companies the strategy believes will provide consistent annual dividend growth.

The goal, it's always the same. The potential to generate ongoing growing income from healthy dividends. This is in an effort to help you stay ahead of the wealth-eroding effects of inflation. If rising dividends are not part of your income plan in retirement, you might consider why not.

The DSIP List strategy is disciplined. The strategy carefully selects companies based on their potential for consistent annual dividend growth. Companies are removed when their dividend growth potential is deemed unsuitable or changes. DSIP is defensive. Rising dividends can help reduce portfolio volatility and help mitigate risk in a declining stock market.

DSIP strategy companies, they tend to be mature, established entities. Selling products or services that tend to hold up well in difficult economic environments. And lastly, DSIP is diversified. At GWM, we do not believe diversification comes from owning hundreds or thousands of investments.

We believe diversification comes from owning great companies that are actually different. From different sectors, industries, and market capitalizations. The DSIP List is managed in an effort to help provide diversification. Your Gardens Wealth Management team believes in this relatively lower risk approach to investing that may help you stay ahead of inflation from an income standpoint and potentially grow your wealth over the long term.

[MUSIC PLAYING]