



Sustain Your Retirement.

Horizon's Lifetime Income Strategy is designed to be your client's complete answer to retirement income. Using a combination of traditional investment theories, Horizon

puts you in control of your client's future.

They've worked hard for their money.

Naturally, you want a solution that

gives them the best chance of success. Our

solution is a natural continuation of your

financial planning process. Once your

client's budget has been established, taking

into account your client's objectives and

risk, Horizon uses its process to achieve your

client's financial goals.

Lifetime Income Strategy

from Horizon Investments, LLC



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SIMPLIFY

Horizon's Lifetime Income Strategy is a process that is simple for you and your client. It creates a thorough plan that incorporates your client's objectives... and potential risks. For instance, equity investing during retirement can mean having to liquidate an equity investment at a loss to fund immediate needs. So, Horizon isolates income upfront in order to outlast most normal market declines. Equity investing during retirement can also mean experiencing an extraordinary market loss. Horizon seeks to protect against this unlikely event by employing Principal Protection, an active defense strategy, to dynamically sweep money out of the equity investment and shelter it in a fixed account. These are just two examples that are automatic solutions within Lifetime Income Strategy. Using this simple strategy can help your client:

- 1) Budget
- 2) Fund Immediate Needs
- 3) Invest for Future Needs
- 4) Protect Their Investment



13024 Ballantyne Corporate Place,
Suite 225, Charlotte, NC 28277
704.544.2399 • 866.371.2399
Fax 704.544.2883

www.HorizonInvestments.com

Horizon's products, including the Horizon Lifetime Income Solution, are subject to risk including, general market risk, currency fluctuations, and economic conditions. The underlying investments of Horizon's products fluctuate in price and may be sold at a price lower than the purchase price resulting in a loss of the client's principal.

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Retirement Goals

- Establish Desired Income
- Review Risk Profile



Current Income

- Isolates Multiple Years of Spending
- Provides Automatic Withdraw



Horizon Diversified Equity

- Maintains Client's Purchasing Power
- Client's Equity Exposure Creates Future Income



Principal Protection

- 7 Year Principal Protection Strategy
- Uses a Fixed Account Holding U.S. Treasury Zero Coupon Bonds Which Seeks The Protection of the Horizon Diversified Equity Component