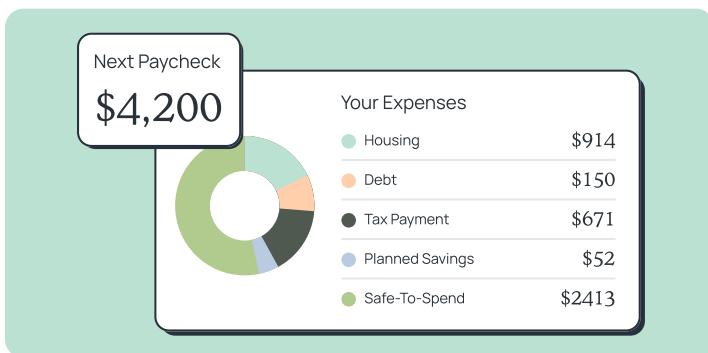


# Spend retirement with more.

We help our clients enjoy reliable monthly income through retirement built off a custom plan designed to make their savings last.



## Personalized investments based on your situation and goals.

As a Retirable client, we'll invest your savings based on a custom retirement plan designed to send you paychecks each month. By always showing what's safe to spend, we can help you confidently spend your retirement.



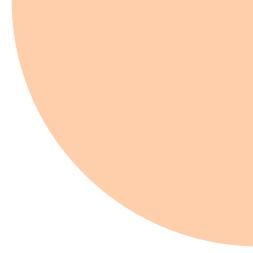
## A dedicated advisor looking out for you.

Plan and check-in with your Retirable Advisor any time while they find ways to make your retirement easier. As a licensed fiduciary, they'll be your second set of eyes as you navigate retirement and help you stay on track.



## Designed with everyone in mind.

Traditional financial planning has historically only been accessible to the wealthy. We're breaking down the barriers so that everyone can access the services needed to enjoy a comfortable retirement.



# How We Can Help

Goal	Timing	How We Help
<b>Plan for Retirement</b>	Up to 10 years before retirement	<ul style="list-style-type: none"> <li>• How much should I save each month?</li> <li>• What's the best way to cut down on taxes?</li> <li>• Should I pay down debt or save more?</li> <li>• When should I plan to retire so I don't run out of money?</li> <li>• How much should I hold in my savings account? How should I invest the rest?</li> </ul>
<b>Transition into Retirement</b>	Within 2 years of retirement	<ul style="list-style-type: none"> <li>• Where will my income come from in retirement?</li> <li>• How do I maximize Social Security?</li> <li>• What healthcare costs should I plan for?</li> <li>• What mix of investments is right for me?</li> <li>• Should I take my pension as a lump sum or as monthly checks?</li> <li>• What should I do with my workplace retirement account when I leave my job?</li> </ul>
<b>Manage Income in Retirement</b>	Already retired	<ul style="list-style-type: none"> <li>• How much can I spend each month without risking running out of money?</li> <li>• How do I make sure my investments beat inflation?</li> <li>• How often should I manage and change my investments?</li> <li>• Am I still on track?</li> </ul>

# Our Services



## Full Service + Advisor

Access to a licensed fiduciary advisor, all services in Financial Planning Subscription and even more:

- Ongoing portfolio management and guidance from a fiduciary advisor
- Personalized investment strategy aligned with your goals
- High-yield cash management account
- Reliable monthly income and distributions
- \$1M in identity theft insurance

### 1% of Assets Under Management (AUM)

Maximum annual fee of 10K

- ✓ Custom Investment Strategy
- ✓ Licensed Fiduciaries
- ✓ Ongoing Monitoring
- ✓ Tax-Efficient Planning
- ✓ 1% Annual Fee
- ✓ No Minimum Balance

## About Us

### Dedicated Advisor

You'll have a true partner through retirement. Each advisor is a licensed fiduciary specializing across all areas of retirement, including income, healthcare, and housing.

### Licensed Fiduciaries

We only make recommendations with your best interest in mind. We don't receive commissions for any investment products, funds, etc.

### Distribution Specialists

Each advisor is an expert in helping clients plan to enjoy retirement without running out of money. We'll help you anticipate how your needs and lifestyle may change as you transition from saving for retirement to spending in retirement.

### The Full Picture

Retirement is more than just dollars and cents. We'll help you manage your income needs to plan for your future lifestyle, healthcare, housing, and unexpected changes.

Our capped-fee structure is 1% of Assets Under Management (AUM) with a maximum annual fee of \$10,000. No matter how much you invest with Retirable, you'll never pay more than \$10,000 annually.



# Our Process

1

Free no-obligation  
consultation

As a fiduciary, we start with a free retirement consultation to make sure our recommendations will be in your best interest and that we can help. We'll review your savings, Social Security and other income sources to put together a retirement spending plan to align with your lifestyle goals.

2

Choose how you want to  
partner

If you like our strategies and want to put them into action, we'll put together an investment strategy and spending plan to ensure your savings will last while helping you spend more to meet your lifestyle requirements. You'll discuss the details with your advisor and they'll make any adjustments as needed.

3

Open a Retirable account and  
consolidate your savings

When you're ready, we'll help you simplify your retirement savings into one or more Retirable investment accounts to apply our retirement specific tax strategies, investment allocations, and spending guidance. You have full control over your accounts and can make changes at any time.

4

Always know what's safe to  
spend next in retirement

Whenever you need to make a new withdrawal from your savings, we'll show what's safe to take out so your plan stays on track. If you decide to take out more or less, we adjust your plan in real time. And while you're out enjoying retirement, we're working behind the scenes to keep your investments on track.

Your Retirable advisor will check in periodically to hear your updates and answer any questions, and you also have unlimited access to reach out via phone, video calls, email, or text messages whenever something new arises.

# Interested in learning more?

Call us: (833) 222-1807

Email us: [info@retirable.com](mailto:info@retirable.com)

Schedule a consultation directly with one of our licensed advisors through the link below:

<https://calendly.com/retirable/initial-consultation>

Retirable, Inc. ('Retirable') is an SEC registered investment adviser. Retirable provides holistic retirement planning services, which are available only to residents of the United States. You must be at least 18 years of age to become a Retirable Premium user. Nothing in this brochure should be considered an offer, solicitation of an offer, or advice to buy or sell securities. Investing involves risk and past performance is not indicative of future results.

Increased spending increases the risk of depleting your savings and performance is not guaranteed. It is very important to do your own analysis before making any decisions based on your own personal circumstances.

Retirable is a financial technology company and is not an FDIC-insured bank. Banking services provided by Thread Bank, Member FDIC. FDIC Insurance available for funds on deposit through Thread Bank, Member FDIC. FDIC deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. The Retirable Visa debit card is issued by Thread Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and may be used anywhere Visa cards are accepted.

Your deposits qualify for up to \$3,000,000 in FDIC insurance coverage when Thread Bank places them at program banks in its deposit sweep program. Your deposits at each program bank become eligible for FDIC insurance up to \$250,000, inclusive of any other deposits you may already hold at the bank in the same ownership capacity. You can access the terms and conditions of the sweep program at <https://thread.bank/sweep-disclosure/> and a list of program banks at <https://thread.bank/program-banks/>. Please contact [customerservice@thread.bank](mailto:customerservice@thread.bank) with questions on the sweep program. Pass-through insurance coverage is subject to conditions.

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