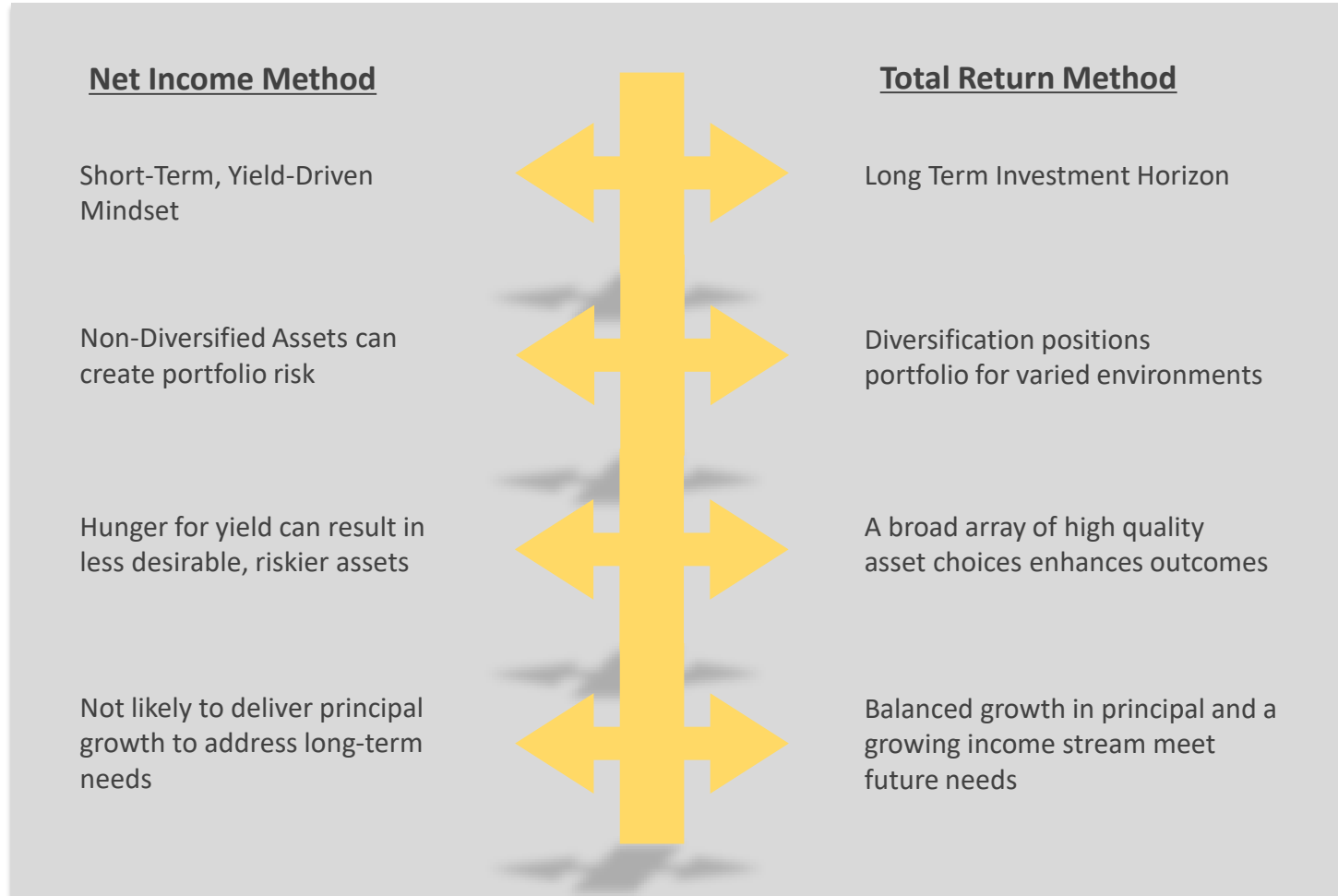


# Net Income Method vs. Total Return Method

## Positive Power of Total Return Method



**A total return approach avoids the risk of over-concentration in assets that maximize income near term without producing the growth in principal necessary to fund longer term spending needs.**