The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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The WealthPlan LLC



PROTECT

The Diversified Income Model

How Diversified Income fits into a diversified portfolio

WHAT THIS STRATEGY INCLUDES

Most income portfolios lean on one source — when it stumbles, so does your paycheck; blending four that behave differently keeps the income flowing across markets.

Buffered ETFs — 30%

Cushions the first losses

No yield | High protection

Option Income ETFs — 35%

Monthly premium income

High yield | Low protection

Multi-Sector Bond — 17%

Income from many bond types

Medium yield | Medium protection

Dividend Equity — 18%

Income that grows

Low yield | Low protection

WHEN MARKETS DROP

Buffered ETFs	Option Income	Multi-Sector Bond	Dividend Equity
ABSORBS	KEEPS PAYING	STEADIES	PAYS ON
Built to absorb the early losses when markets fall.	Premium income can hold up when markets get choppy.	Built to steady the portfolio and pay through the dip.	Quality companies aim to keep paying dividends through downturns.

STRATEGY SPECIFICS

FUND TYPE	EXPENSE RATIO	HOLDINGS	DISTRIBUTION RATE
ETFs	0.53%	7 ETFs	5–6%
	53 bps		current, varies

BENEFITS & TRADEOFFS

BENEFITS

- ✓ Income keeps coming even when one source has an off year.
- ✓ Built-in cushion on part of the equity exposure softens the down years.
- ✓ Dividends and bond income that can keep pace with rising prices.

TRADEOFFS

- ✕ The cushion comes with a cap — you give up some of the best up years.
- ✕ Higher cost than a plain index fund (0.53%).
- ✕ Option-income funds can lose value in long flat or falling markets, even while they keep paying out.

HOW THIS FITS YOUR PLAN

This strategy is most suitable for investors at or near retirement who want dependable cash flow and a smoother ride.

I typically recommend allocating **up to 20%** of your portfolio to this strategy. The exact amount depends on your risk tolerance.

Curious whether the Diversified Income Model belongs in your plan? Let's talk.

Book Time With David | **Call or Text David at (516) 400-7111**

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