

# Guarantee Your Income For Life

Secure Your Future By Planning Today



Providing solutions that fit your ever changing needs

# Would You Like A Paycheck For Life?

Put a well-designed plan in place today that will provide you with guaranteed income for a lifetime.

We all dream of retiring comfortably, with peace of mind that our living expenses will be paid each month so we can enjoy doing the things we love. I will show you investment options that will provide you with a guaranteed monthly income stream, backed by reputable companies that are unaffected by stock market changes.



Here are some of the challenges you risk facing if you don't put a plan in place today:

1

## **Running Out Of Money**

If you retire in a down market, this could grossly effect your savings to the point you risk outliving those assets.

2

## **Historically Low Interest Rates**

Making it a challenge to get the guaranteed returns you need to make your savings last your entire lifetime.

3

## **Increasing Life Expectancies**

People are living longer today than ever before, increasing the number of retirement years you need to plan for.

# Running Out Of Money

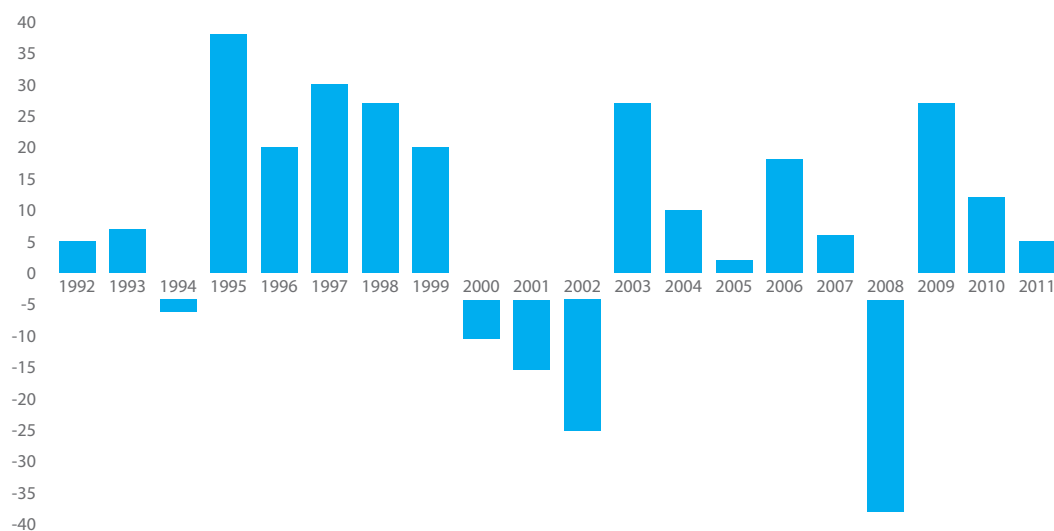
Issues that could increase the odds of running out of money during retirement include: Market volatility and outliving your assets.

**During the last decade, the stock and bond markets have experienced substantial volatility.** While a portfolio of stocks and bonds is expected to grow in value over the long term, market volatility can quickly alter your retirement plans if a substantial decline occurs 10 years before or after you begin retirement. This is why it's important to create a retirement income plan designed to withstand the market's ups and downs.

- Will my current mix of portfolio assets provide me with long-term growth as well as reliable cash flow when I need it?
- Is my current retirement income plan designed to help keep up with inflation?
- Are there things I can do to ensure I have guaranteed income every month, even when the market is down?
- Is my income plan flexible enough if I choose to retire sooner? Or later?

For those relying on market performance, timing and luck could play a large role in whether their retirement portfolio lasts a lifetime.

S&P 500\* Total Returns



Source: Standard & Poor's 02/27/2012. Annual returns including dividends. Past performance is not indicative of future results.

# Historically Low Interest Rates

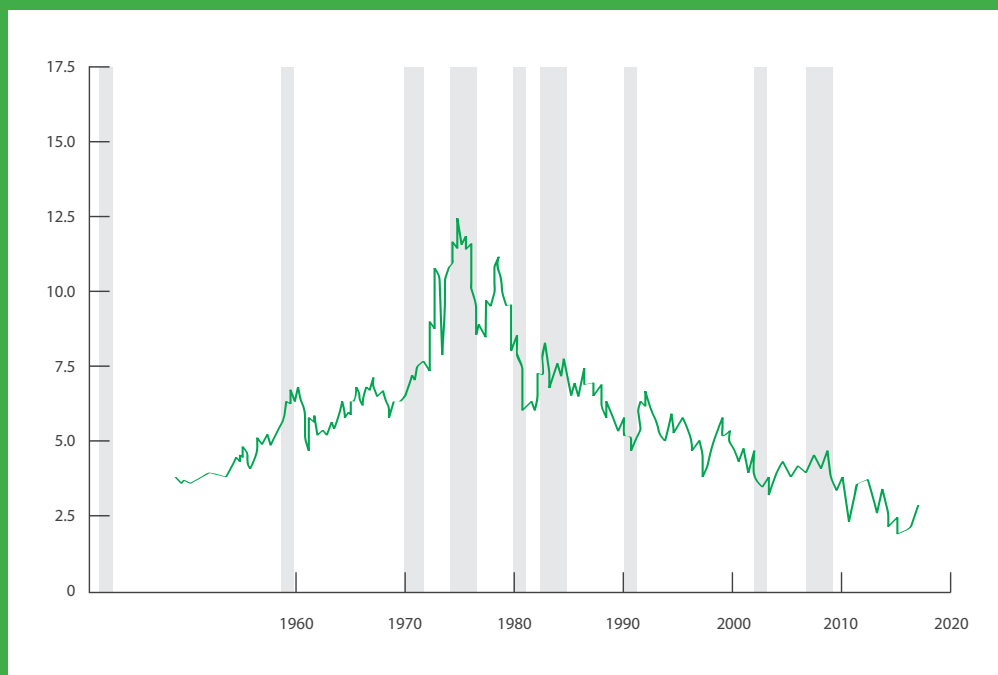
Low interest rates have hurt retirees trying to generate enough income from retirement savings to cover living expenses.

**For retirees who are living in part on investment income, low rates have an immediate impact on their standard of living.**

With few prospects to add to whatever they've managed to set aside in their retirement accounts, retirees are largely at the mercy of banks and other financial providers that determine how much interest they're willing to pay their customers on their investment balances.

The 10-year Constant Maturity Treasury Rate is one of the financial industry's best indicators of interest rate fluctuations. With retirement assets, fixed interest rates play a big part in the stability of a portfolio.

## 10-Year Treasury Constant Maturity Rate



Source: Board of Governors of the Federal Reserve System

# Increasing Life Expectancies

## The Facts About Life Expectancies

A well-designed retirement income plan should also provide you with money that will last for your entire lifetime, and help you keep your desired standard of living throughout those years. How long might that be? For a healthy 65 year-old couple, there is a 67% chance that at least one will live to almost age 90 and a 38% chance that the other will live to age 95. Income sources guaranteed for life can help ensure your money lasts for your entire lifetime.

Since 1980, rates have been on the steady decline – making it harder to get the guarantees needed to beat inflation and preserve spending power throughout retirement.



## Your Life Expectancy

Your Age TODAY	You have a 50% chance of living to at least...		And you have a 75% chance of living to at least...	
	Female	Male	Female	Male
65	89	86	82	79
66	89	86	82	79
67	89	87	83	79
68	89	87	83	80
69	90	87	83	80
70	90	87	83	80
71	90	87	83	81
72	90	87	84	81
73	90	88	84	81
74	90	88	84	82
75	90	88	84	82
76	90	88	85	83
77	91	89	85	83
78	91	89	86	84
79	91	89	86	84
80	91	89	86	85

Ask me how to guarantee you won't outlive your income.

# Working Towards Peace Of Mind

Start enjoying life in retirement instead of just living life in retirement.

A Single Premium Immediate Annuity (SPIA) allows you to deposit money with an insurance company in return for a paycheck amounting to 6–10% of that deposit per year depending on your age. The older you are, the higher the income you will receive. The place to start when trying to figure out how much income you need to cover your essentials, is to list your expenses—just like 72 year old Pamela did below with her advisor.



**Meet Pamela**, a 72 year old widow that has been living as conservatively as she can for fear of outliving her assets.

Together with her advisor, she learned how a Single Premium Immediate Annuity could provide a paycheck for life and peace of mind, knowing that no matter what, her expenses were taken care of.

Once Pamela had a better understanding of her essential expenses, she and her advisor looked into a Single Premium Immediate Annuity, to see how much money she needed in order to generate a Paycheck For Life to amount to \$2,335 a month, or \$28,020 a year, and here is what she found:

Expenses In Retirement			
Income Needed	Breakdown	Monthly Expense	Annualized Expense
Food	Groceries	\$150.00	\$1,800.00
	Dining Out	\$100.00	\$1,200.00
Housing	Mortgage / Rent	\$1,500.00	\$18,000.00
	Taxes and Insurance	\$160.00	\$1,920.00
	Utilities	\$200.00	\$2,400.00
Transportation	Car Payment	\$0.00	\$0.00
	Car Insurance	\$75.00	\$900.00
	Fuel / Maintenance	\$150.00	\$1,800.00
Total Essential Expenses		\$2,335.00	\$28,020.00

Utilizing a combination of her and her late husband's savings, she was able to deposit \$362,664 into a Single Premium Immediate Annuity that guaranteed, as long as she was living, she would get a monthly check for \$2,335.

**The fact that she would always receive this 7.7% cash flow off her initial deposit gave her peace of mind and allowed her to start enjoying her life in retirement instead of just living her life in retirement.**

1. Cash flow amount derived from total income per year for life expectancy, divided by initial investment.

# Create Your Paycheck For Life

Whether you have more expenses or fewer expenses than Pamela doesn't matter. We will work together to ensure you can enjoy the same guarantees, and it all starts with listing your essential expenses.

Your Expenses In Retirement			
Income Needed	Breakdown	Monthly Expense	Annualized Expense
Food	Groceries	\$	\$
	Dining Out	\$	\$
Housing	Mortgage / Rent	\$	\$
	Taxes and Insurance	\$	\$
	Utilities	\$	\$
Transportation	Car Payment	\$	\$
	Car Insurance	\$	\$
	Fuel / Maintenance	\$	\$
Total Essential Expenses		\$	\$

Let's secure your retirement future today with a guaranteed income investment that provides you with a paycheck for life.



Contact me today to schedule an appointment.

Let's discuss your...

- Investment Options
- Retirement Goals / Needs

Business card here

## Providing solutions that fit your ever changing needs

Pursuant to IRS Circular 230, I am providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

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