



Good morning/afternoon/evening and welcome to today/tonight's presentation which is about creating retirement confidence. My name is <<NAME>> and I'll be your host today/tonight. Whether you're already retired or still a few years away from retirement, all of you have financial goals you want to achieve and lifestyles you want to maintain.

While your individual goals and lifestyles may be different, you all face a similar set of challenges. Today/tonight we'll talk about those common financial challenges and how we can help you address them.

I'm going to cover this in more detail throughout the presentation today/tonight but one of the biggest and most important challenges is making sure you don't outlive your savings. When I work with my clients, that's the #1 concern I hear over and over from them. "We want to make sure we have enough money to last for the rest of our lives!"

We have a lot of information to cover today/tonight so I'm going to ask you to hold your questions. I'll make myself available for a 1-hour complimentary appointment to review your individual situation if you'd like. There's no obligation for you to do so.

Your Host

NAME

text

text



As I said, my name is <<NAME>>.

Insert Custom Biography based on advisor/agent's background

Important Information

- Informational Purposes**

This presentation is for informational purposes only and not intended as specific financial, legal or tax advice.
- No Recommendation**

This presentation is not a recommendation to buy or sell any financial vehicle, nor should it be used to make decisions today about your financial situation.
- Investment Risks**

All investments carry risk, including possible loss of principal. No investment strategy can guarantee a profit or protect against loss. Insurance product guarantees are backed the financial strength and claims-paying ability of the issuing company.
- Consult Professionals**

Please consult your tax advisor or attorney for specific financial or legal advice.

(FIRM NAME) and today's guest speaker(s) are not affiliated or endorsed by the Social Security Administration or any other governmental agency. We are a financial services firm that helps clients create retirement income strategies through the use of insurance and annuity products. (If in AR, TX, CA, add state insurance license #). We do not offer, and no statement made during this event, shall constitute tax, legal or social security planning advice. Always consult with qualified individuals concerning your own unique situation.

Investment advisory services are provided in accordance with a fiduciary duty of care and loyalty that includes putting your interests first and disclosing conflicts. Insurance services have a best interest standard which requires recommendations to be in your best interest. Advisors may receive commission for the sale of insurance and annuity products. Additional details including potential conflicts of interest are available in our firm's ADV Part 2A and Form CRS (for advisory services) and the Insurance Agent Disclosure for Annuities form (for annuity recommendations).

Today/Tonight's information is intended as basic financial information, not as specific advice for anyone's situation. I'm providing it for educational purposes only. If what I say here interests you and you'd like to discuss how it does pertain to your specific circumstances, I'd encourage you to schedule an appointment with me. During that appointment, we can discuss in more detail your personal goals and concerns.

What Are You Worried About?



Not having enough money to last in retirement?

Not being able to maintain your standard of living?

Not being able to afford medical costs in the event of a serious illness or accident?

When it comes to retirement, while we may all have different goals and lifestyles, we share some of the same concerns. There's probably a good chance you're worried about 1 or more of these.

Do you have enough money to last in retirement? None of us knows exactly how long we'll live. How can we create a plan that ensures our money lasts as long as

Will you be able to afford the costs of an extended illness, injury or accident? The costs associated with long-term care are quite high and can rapidly deplete a lifetime of savings. What can we do to protect ourselves against them?

You worked hard over the course of your life. You saved and you sacrificed with the goal of having a certain lifestyle in retirement. None of us want to wake up one day to realize we can no longer afford the lifestyle we thought. What can you do to make certain you can maintain your standard of living?

What makes these financial challenges even more difficult is that the retirement landscape has changed.

The Retirement Landscape Has Changed

Retirement used to be about pensions and Social Security.

Now, it's more complex. We're living longer, market volatility is greater, and healthcare costs are rising.



You face a different set of realities than your parents did. Let's take a look at how exactly the retirement landscape has changed.

In the past, most folks worked at the same job and same company for their entire career. There's a good chance they had a pension which provided them with guaranteed income for the rest of their lives.

Of course, they had their Social Security. In all likelihood, they went down at age 62, as early as they could, and filed for their benefits. They probably didn't do much by way of planning around their Social Security, which is something we'll talk more about shortly.

They probably had some personal savings, but the bulk of their retirement income was guaranteed in the form of their pension and Social Security.

Things don't look like that today. Many of you may have worked for multiple employers throughout your career. While some of you may be lucky enough to have pensions, many of you don't have.

Social Security is still there to provide guaranteed income but for most of you, it won't be enough to live on.

You likely have a retirement plan at work...whether it's a 401k or IRA or 403b. Hopefully you've contributed to that over the years and it's seen some growth. And then you probably have some additional savings outside of your retirement plan.



Like most financial vehicles, pensions have pros and cons. On the good side, pensions provide guaranteed income for life. It's predictable because you can count on that check every month for the rest of your life....assuming of course that the company or city/state/municipality providing that pension is in good financial shape. That can be a big assumption in some cases!

But pensions aren't perfect. While some pensions continue to pay to a surviving spouse, some do not. That can create a situation where your income could suddenly drop for the surviving spouse.

What if you have a health care event? Can you call up the pension and ask for a cash distribution? No, you can't. You'll continue to get the same check every month. There's a certain lack of flexibility there in the event of an emergency.

And lastly...and this is important. Most pensions continue to pay you the same amount of money for the rest of your life. But what about inflation? Do the goods and services continue to cost the same year after year? They don't, do they? That's inflation. Think about how much you paid for your first car versus the last car you bought.

Think about how much a loaf of bread or a gallon of milk cost when you were a kid. If your income isn't keeping pace with inflation, your lifestyle could be impacted because your income isn't going to go as far.

Social Security: Key Points



Complex Filing Options

Navigating Social Security can be tricky with dozens of potential filing choices.



Significant Lifetime Income

Don't underestimate the potential value of your Social Security benefits.



Integrated Retirement Income Planning

Your Social Security strategy needs to be aligned with your overall retirement goals.

When you come in for your appointment, we're going to help you put a Social Security filing plan in place, but I want to discuss briefly 3 important points about Social Security.

First...it's confusing. And when I say it's confusing, I mean incredibly confusing. If you're married, there are over 567 different combinations of how and when you can file for your benefits. To make matters worse, Social Security's employees can't give advice. It's right in their handbook. They can't give advice. I'm a financial professional that can provide information and help guide you. There could be as much as thousands or even tens of thousands or even hundreds of thousands at stake over your lifetime. Unlike in the past, you don't get a Social Security do-over. If you make a filing mistake, your stuck with it.

Second, there's a great deal of money at stake. Most of us only think about small changes in our monthly benefit amounts. Well, that's very misleading. There's potentially hundreds of thousands of dollars in lifetime income at stake. I'm not a mind reader but I'm guessing most you here today/tonight would rather see that income in your Social Security checks than have Uncle Sam keep it!

Last point...and this relates to what I talked about a few minutes ago. Social Security will provide some but not all of the income you need in retirement. Even with proper planning, it's not going to be everything you need. How much of your income it will replace depends on your personal circumstances, but it's likely to be somewhere in the neighborhood of 30% - 60%.

A good Social Security plan is just a part of your overall retirement income strategy, which is all about creating that sense of retirement security and peace of mind.



I've used the term "retirement income strategy" a few times today/tonight. What exactly do I mean by that? I think this slide will answer that questions.

Most of us spend our working years thinking about our retirement plan. How much money can we accumulate? Let's build the biggest nest-egg we can and then we'll live off it. Our plan is focused on growth and accumulation, as it should be at that time of our lives.

Before we retire, we face a few risks...

Market loss is a big one.

We have to worry about inflation over the long-haul. I talked about that earlier.

And we have to worry about whether we're saving enough. It's a tough balance. We all have bills to pay and we try to balance our current spending with saving enough to fund our retirement lifestyle.

When we retire, we face 2 of those same challenges...market loss and inflation. For market losses, we just don't have the same amount of time to recover from them. For inflation, we have to worry if our retirement income will keep pace with it or not.

But we also face new challenges.

Outliving our assets...None of us has a crystal ball to predict how long we'll live, and if we're married, how long our spouse lives. It's not enough to be able to say you won't outlive your savings. What about your spouse too?

Will your husband or wife's income remain the same when you pass away? Grieving for a lost spouse can be hard enough without having to worry about your retirement security to boot.

And then finally, there are health care costs. Here in our home state of Massachusetts, a home health aid would cost approximately \$79,940/year. Staying in an assisted living facility costs \$85,440/year. And a 1 year stay in a private room in a nursing home costs \$120,300/year. That's data from a leading provider of long-term care insurance.

It wouldn't take long for most people's savings to be depleted if they needed that kind of care. Could your retirement plan withstand that kind of financial pressure?
(https://www.payingforseniorcare.com/massachusetts?utm_source=chatgpt.com, https://www.seniorliving.org/nursing-homes/costs/?utm_source=chatgpt.com)



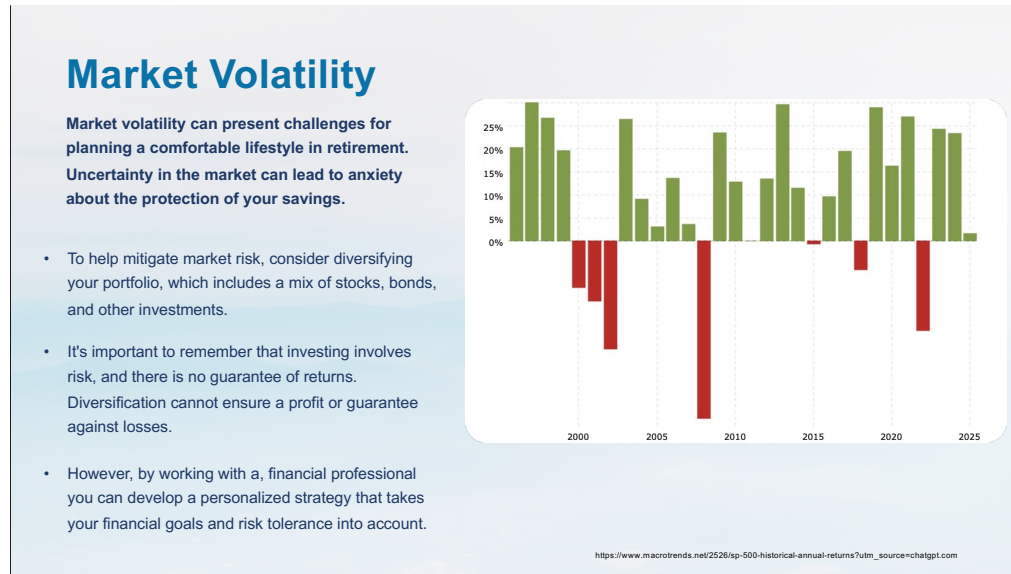
Another way to think about the difference between your working years and your retirement years is to think about the difference between accumulation and distribution.

Accumulation is what you've done up until now. That's making regular contributions to a retirement plan. Trying to grow your savings. Probably taking some risk in your portfolio to try to get that growth. Many financial professionals really focus on the accumulation phase. Some of you may have an answer, and if you do, that's great, but it's critical to have a financial professional that really understands the difference between accumulation and distribution.

During your retirement years, it's no longer about accumulation. It's about distribution. It's about creating that income stream for yourself. During our working years, we're very focused on how big our account balances have grown. But it's not just about how big your balance is. It's about how and how much income you can create for yourself.

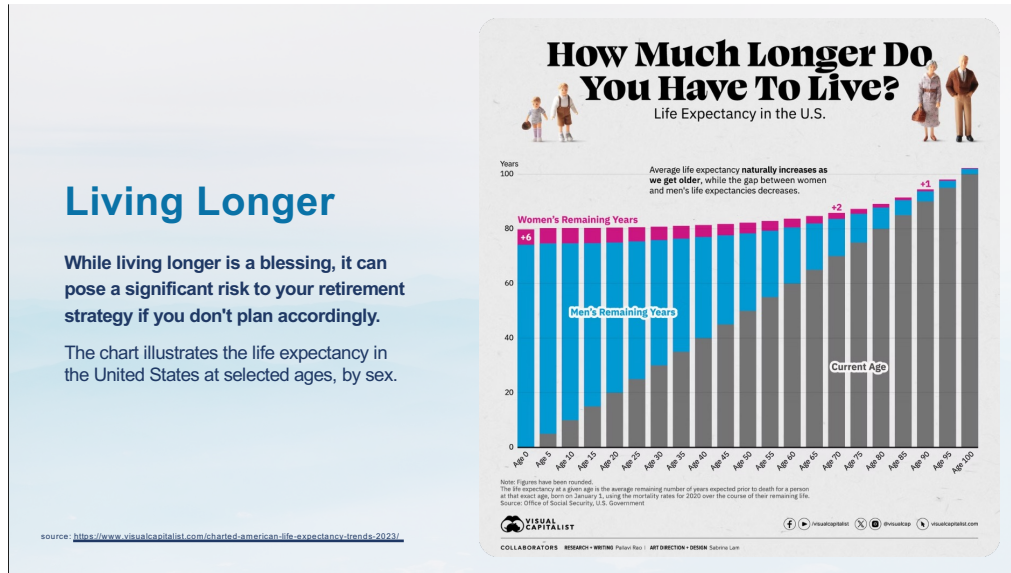
During your retirement years, you're making regular withdrawals from your savings. You're converting those savings into income. And...this is important...You're trying or you should be trying to reduce or eliminate risk.

Your retirement years are not the time for risky strategies.



Source: <https://finasko.com/sp-500-returns/>

One key risk to your retirement is market volatility. The market goes up and down, it does not go in a straight line. It's irrelevant maybe while you're not taking money out of the account, but when you start pulling money out of the account, you don't want to be in that sort of a position. You don't want to be in a situation where you're looking at it and saying oh my gosh my next distribution is my last distribution.



Another risk you will face is longevity...

Discretionary vs. Essential Income

Discretionary Income	Essential Income	Retirement Income
Money available for non-essential expenses, such as travel, hobbies, and entertainment.	Money needed for basic living expenses, such as housing, food, healthcare, and utilities.	The combination of discretionary and essential income needed to maintain your desired lifestyle in retirement.




Let's spend a few minutes talking about income...specifically retirement income because that's our main focus here today/tonight, and the main focus of how I help my clients.

In retirement, there are 2 kinds of income. There's essential income and there's discretionary income.

Essential income is the foundation of your income pyramid. Essential income covers the most important expenses of your retirement...the things you can't live without like your food basics, your home including a mortgage, real estate taxes, upkeep expenses. It covers health care costs, gas for your cars and everything else that is essential to your life.

Then there is discretionary income. Those are the things you'd rather not live without but could if you absolutely had to. For example, vacation or travel expenses, going out to dinner, maybe your golf membership, going to the movies. You could also think of them as your lifestyle expenses.

Filling Your Essential Income Gap



Income from investments, savings, and retirement accounts.

Pension income, if applicable.

Social Security Benefits



Let's focus our discussion on your essential income. I hope we can agree that's the most **crucial** piece of your retirement income strategy. I believe it makes the most sense to fill your essential income with guaranteed sources such as:

- Your Social Security Benefits
- Pension income, if you're fortunate enough to have it
- What doesn't come from those 2 sources will have to come from your retirement savings.

How will you fill your Essential Income Gap?



Retirement Savings

Your personal savings may be an important part of your retirement income plan, but it's often not enough to cover all of your essential needs.



Pension

Traditional pensions are becoming less common, and even if you have one, it may not provide sufficient income for a comfortable retirement.

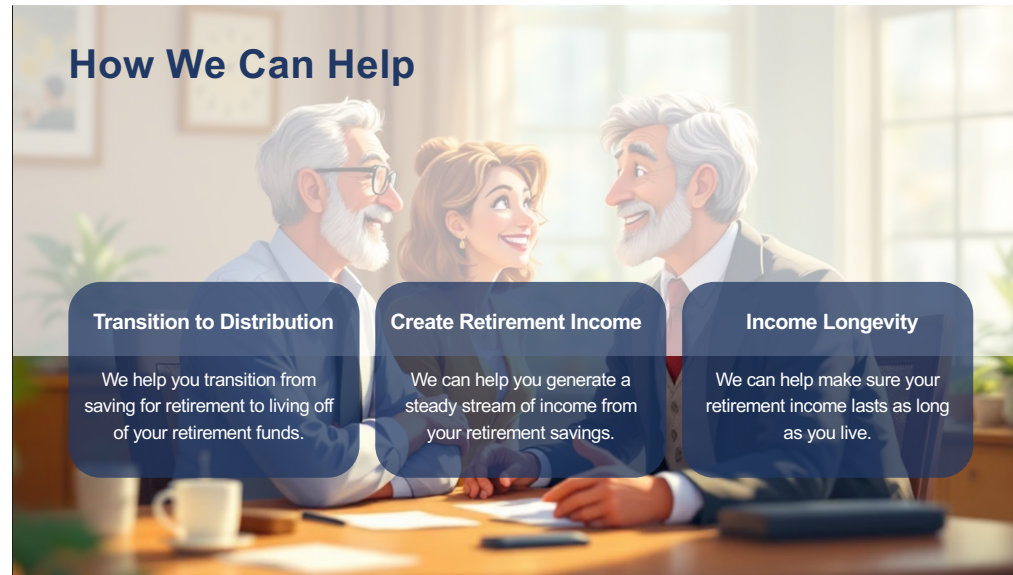


Social Security Benefits

Social Security is intended to provide a basic safety net, but it's not designed to be your sole source of retirement income.

Is it a good idea to rely on investments that have market risk to fill that essential income gap? Or does it make more sense to look at solutions that can provide guaranteed income?

That's a very important question, and I hope the answer is clear. When it comes to providing for your essential income in retirement, I believe we should be looking at solutions that have guarantees and can provide you with guaranteed income for the rest of your life.



As I said in my opening comments, I make myself available for a one-hour complimentary appointment to all of you here today/tonight who would like to come in and spend an hour talking about your retirement income strategy.

Here are the most important ways I help my clients, and how I may be able to help you.

- The first is helping you make the transition from the growth phase of to the income phase
- The second is working with you to identify what assets are best used to create that essential income
- We're all living longer lives, which means we're going to spend more years in retirement. Your income must last as long as you do!
- If you're married, we want to make sure your strategy will provide for your spouse's income without a change in lifestyle
- And you need to protect yourself against inflation so you can maintain your lifestyle

Fixed Annuity Overview

Guaranteed Income

Offers consistent payments for life, regardless of market fluctuations.

Principal Protection

Your initial Premiums and interest earned is protected from market losses.

Predictable Cash Flow

Offers the assurance of reliable income.



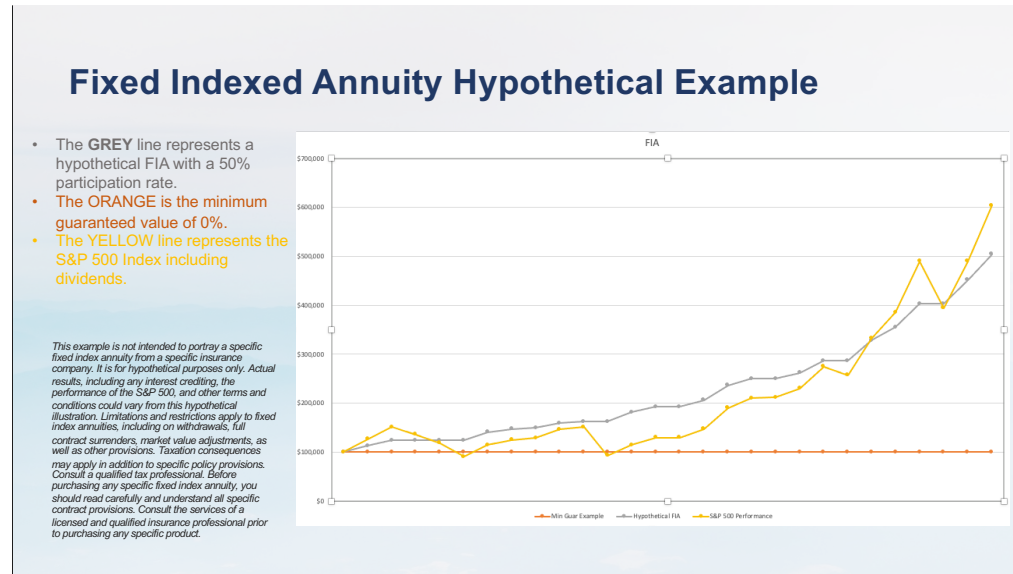
Annuities are long term retirement income vehicles which are not suitable for everyone. They involve fees and charges, including possible surrender penalties. Annuity withdrawals are subject to ordinary income taxes, including a 10% IRS penalty if taken before age 59-1/2. Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company.

When we talk about creating guaranteed income from your savings, one solution available is called an annuity. I'm going to talk in more detail about it on the coming slides, but I want to discuss briefly some of the pros and cons of annuities. An annuity is a retirement income vehicle, in which you make a lump sum or series of premium payments to an insurance company in exchange for a promise by the company to pay you regular income, possibly for life.

Some of you may have heard of them, or even own an annuity. There are several different kinds of annuities, one specific kind of which I'll talk about in a minute but before I do that, as I said, I want to review the pros and cons.

Annuities can be used to create guaranteed predictable income for the rest of your life. Unlike what you may have heard, some annuities are very flexible so you can access your money even while you're taking income. And some annuities have features that can help protect against inflation and provide additional income in the event of a health care event or confinement to a nursing home.

On the flip side, there are some restrictions with annuities. They are not designed to put money in where you might need all of that money back in a short period of time. For example, if you wanted to buy a new house, you wouldn't put the money for a down payment in an annuity.



I want to talk for a few minutes about 2 different philosophies for how you can approach your retirement savings. But first, let's look at this chart which shows a fixed indexed annuity, or "FIA".

A Fixed Indexed annuity does not have a consistent guaranteed interest rate like a fixed annuity (it's guaranteed rate is 0%) – rather the FIA has the potential to earn interest (typically each year) based on the performance of a chosen external market index, subject to limits called caps or participation rates. In years in which the index does not perform well or goes down, you may not earn any interest, but you also won't lose money due to market losses.

This is a hypothetical example of how a fixed indexed annuity works and how the chosen index affects it. On the vertical axis, we would have account values. On the horizontal axis would be the year.

The yellow line represents a hypothetical FIA with a 50% participation rate.

The blue is the minimum guaranteed value, of 0%.

The green line represents the S&P 500.

The Power of Guaranteed Income

What about retirement income?

Guaranteed Income

Provides a stable and predictable income stream, reducing the risk of outliving your savings.

Confidence

Knowing your essential needs will be met can help reduce financial stress and enhance retirement enjoyment.



That covers part of the story. The part about how you can conservatively grow your money without the same risks that the S&P imposes on you.

But what about creating retirement income? How do fixed index annuities provide retirement income?

That's a great question. Many fixed index annuities offer you a guaranteed income stream for the rest of your life, and in some cases, if you're married, for the rest of both of your lives and you can create enhanced income and greater flexibility by purchasing an additional income rider.

You can take income under an income rider, which costs extra, and can start and stop. However, with this added flexibility comes the potential for the lifetime income stream to be negated. If you take income above and beyond the amount dictated by the rider, the annuity could run out of money.

If we bring this all together, a fixed index annuity provides principal protection. You can't lose money due to market loss, since your money is never invested in the market. The index is merely a benchmark used by the insurance company to calculate how much interest to credit your annuity. Once you receive that growth, you can't go backwards.

And if you add the optional lifetime income benefit, you can receive enhanced guaranteed income for the rest of your life.

GTD income for life is also available via annuitization, which does not have a fee, but is more restrictive in nature than the income rider.

Principal Protection, Retention of Growth, Guaranteed Lifetime Income

Managing Your Estate

Ensuring your loved ones are protected after you're gone.

Wills Distribute assets according to your wishes.	Trusts Protect assets and minimize taxes.
Powers of Attorney Designate someone to make financial decisions.	Healthcare Directives Specify medical care preferences.

An illustration of an elderly couple, a woman with short white hair and a man with white hair and glasses, sitting at a desk. They are looking at papers on the desk. The man is wearing a dark suit and tie, and the woman is wearing a light-colored top. There are stacks of papers and a pen on the desk. In the background, there is a bookshelf with books and a window with a view of a building.

Why Do We Need A Plan?

You should have a plan to ensure your loved ones are taken care of when you pass away or become incapacitated. Once you pass away or become incapacitated, it's too late.

A plan helps to ensure your wishes and intentions are followed clearly and accurately is crucial.

Management of Your Estate

A plan helps manage your estate during your lifetime, ensuring your wishes are followed.

Control of Your Assets

An estate plan gives you control of your assets, protecting them from unexpected events.

Distribution Upon Death

A plan ensures your assets are distributed according to your wishes after you pass away.

Our firm does not provide tax, legal or estate planning advice or services.





Estate Planning Can Be Complex. You're Not Alone.

- Minimize Conflicts**
A well-crafted estate plan helps prevent disputes among loved ones after your passing.
- Minimize Delays**
An estate plan ensures your assets are distributed according to your wishes, preventing lengthy legal battles and delays.
- Powers of Attorney**
Designate someone to make financial decisions.
- Minimize Expenses**
A clear plan helps minimize unnecessary probate fees and other costs, protecting your estate's value.
- Probate**
Probate is the legal process of distributing assets after death. Taxes on assets can be significant.

What is Your Taxable Estate?

Your taxable estate is the total value of your assets that are subject to federal estate tax. This includes things like:

Real Estate

Homes, land, and other properties.

Financial Assets

Investments, retirement accounts, and cash.

Personal Property

Jewelry, cars, art, and other valuables.



What is Your Taxable Estate?

Probate

A legal process that involves proving the validity of a will and distributing assets.

Potentially costly, time-consuming, and publicly available.



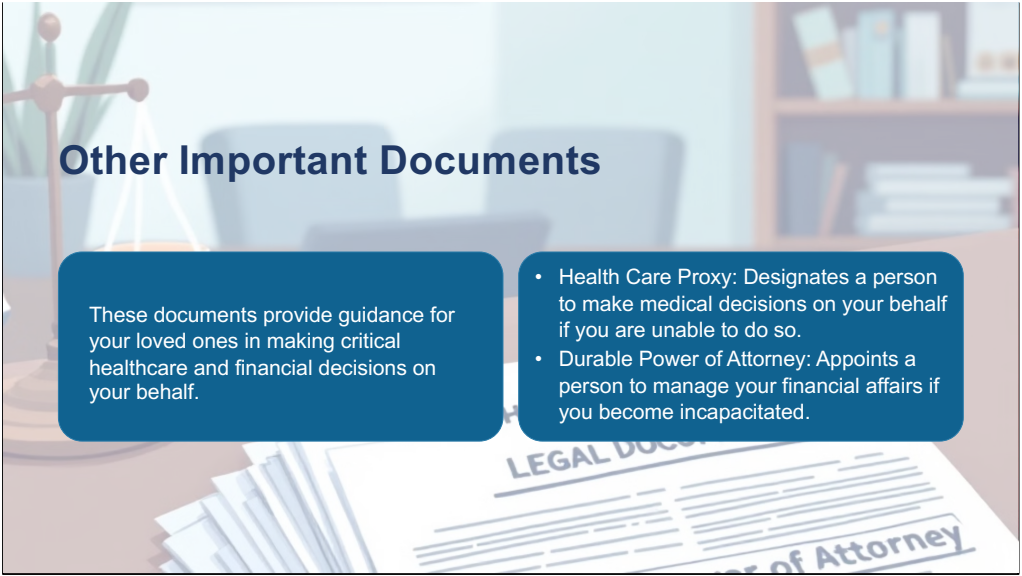
Estate Distribution Techniques

Intestacy
If you die without a plan, the state will make one for you. More than 2/3 of Americans do not have a basic will.

Will
Estate distribution through Probate Court. Can be time-consuming and costly.

Trust
Estate plan by private agreement, designed to let you control your assets and their distribution. May help minimize fees and taxes.

https://www.legalzoom.com/articles/estate-planning-statistics?utm_source=chatgpt.com



Other Important Documents

These documents provide guidance for your loved ones in making critical healthcare and financial decisions on your behalf.

- Health Care Proxy: Designates a person to make medical decisions on your behalf if you are unable to do so.
- Durable Power of Attorney: Appoints a person to manage your financial affairs if you become incapacitated.




We will now go over a hypothetical couple. This example we will show how we could help them reduce the taxation on their Social Security just by spending their money in a slightly different way.

Case Study 1: Joe & Kim

Joe and Kim are a married couple, both age 65, who are in the process of planning their retirement.

They are concerned about outliving their savings and want to find ways to ensure a steady stream of income during retirement.

Hypothetical example shown for illustrative purposes only.



This is an example of a hypothetical couple. Let's look at how we might help them reduce the taxation on their Social Security just by spending their money in a slightly different way.

Kim's parents passed away and left her and her sister \$1,000,000 in a life insurance policy. She had her 50% share of \$500,000 and put it in the bank as a long-term CD, making about 4.5%. They both had 401k and social security. They have two daughters. Their plan was to live off the interest on the CD and whatever their 401k makes. Then they will file for social security so they can leave their assets to their daughters. They wanted to leave a legacy just like her parents did for her.

I see a couple of issues here. First, all of these distributions are taxable. So as a result, their social security will then be taxable. Secondly, it will be difficult to budget based off their 401ks, since the funds are subject to the ups and downs of the market. Also, interest from a CD is counted as income for SSA taxation purposes.

They might want to consider some alternative options. For example, if we placed a portion of their assets in a fixed annuity product, they are guaranteed not to lose those funds due to market losses. Also, income from an annuity is not taken into account when determining if your social security income is taxed. They can receive guaranteed income for life that won't fluctuate with the market.

If they want to leave a legacy for their daughters, they could use a portion of their CD funds to fund a life insurance policy, assuming they are healthy enough to qualify. The life insurance would provide a tax-free benefit to their daughters. Note that the funds coming out of the 401k would be taxable.

With either of these scenarios, they can better manage their income over their lifetimes and their kids get a tax-free inheritance when they pass away.

Joe & Kim's Financial Situation

- Inherited Life Insurance**
Joe and Kim received the death benefit proceeds from a life insurance policy from a parent, which they placed in a certificate of deposit (CD).
- 401(k)s**
They have two 401(k) retirement accounts, which are employer-sponsored retirement savings plans.
- Social Security**
Joe and Kim are relying on Social Security as a source of income in retirement.

Hypothetical example shown for illustrative purposes only

Now let's review Bud and Sally's situation. They're 5 years older than Joe and Kim and set to retire this year.

Case Study 2: Bud & Sally

Bud and Sally, a retired CPA couple, were concerned about outliving their retirement savings.

They wanted a guaranteed income stream to cover essential expenses like healthcare and housing. They also wanted to protect their assets from market volatility and potentially leave a legacy for their children.

Hypothetical example shown for illustrative purposes only



How can I protect my nest egg? This is another common question we get. Here's another hypothetical example.

Let's say this hypothetical client is a CPA getting ready to retire. He was a partner at a CPA firm and is getting ready to sell his business. His whole working life he managed his money himself. He wants to retire from his business but also retire from managing his money. He wants to transition out over time and enjoy some hobbies and travel. His wife didn't have any involvement in the finances also. So, hypothetically he was worried if something happened to him that she wouldn't know what to do, what to ask, etc. He is also pretty worried about the market.



In this example let's say they have about \$1.6 million total:

- \$800k in 401k
- \$400,000 in an investment account
- \$400,000 off shore account for tax purposes

Market downturns led to many sleepless nights and he knows that he could ride it out while working. But couldn't afford to have that happen again in retirement.

Bud & Sally's Annuity Benefits

 Guaranteed Principal Annuity funds are protected from market downturns, ensuring your investment won't lose value.	 Guaranteed Income Provides a reliable source of income for life, reducing worries about outliving your savings.	 Flexibility in Usage RMDs can be used for any purpose, including leaving a legacy to loved ones.
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Hypothetical example shown for illustrative purposes only. Annuity guarantees are backed by the financial strength and claims-paying ability of the issuing company.



One option might be to take a portion of their funds to purchase a fixed or fixed index annuity. This way, those funds are guaranteed and protected against market loss, and they can receive guaranteed lifetime income. Since these funds are held within an IRA, they will need to start taking RMDs at age 73, beginning this year.

Hypothetically they can use these funds however they choose, but one option might be to use them to fund a legacy trust to leave a benefit to their children when they pass.



These are all important questions that your retirement income strategy needs to address.

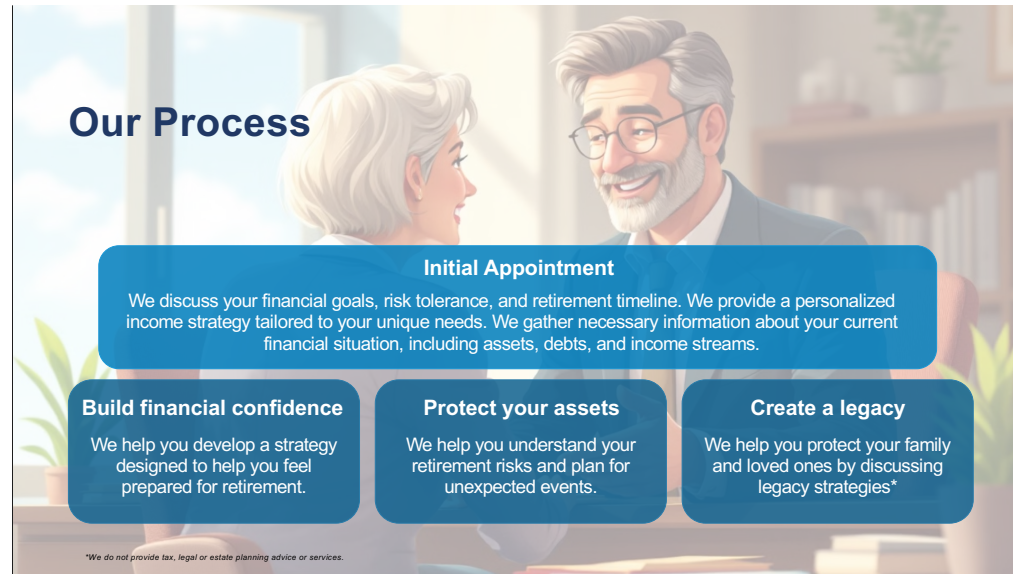
Is your plan flexible enough to weather changes in your personal circumstances? What if you get sick? What happens when one of you passes away? How much risk are you taking with your savings?

A good way to think about retirement planning is to think about it as your “What if” plan.

What if something changes...

What if something unexpected happens...

I can help you put a “What if” strategy in place.



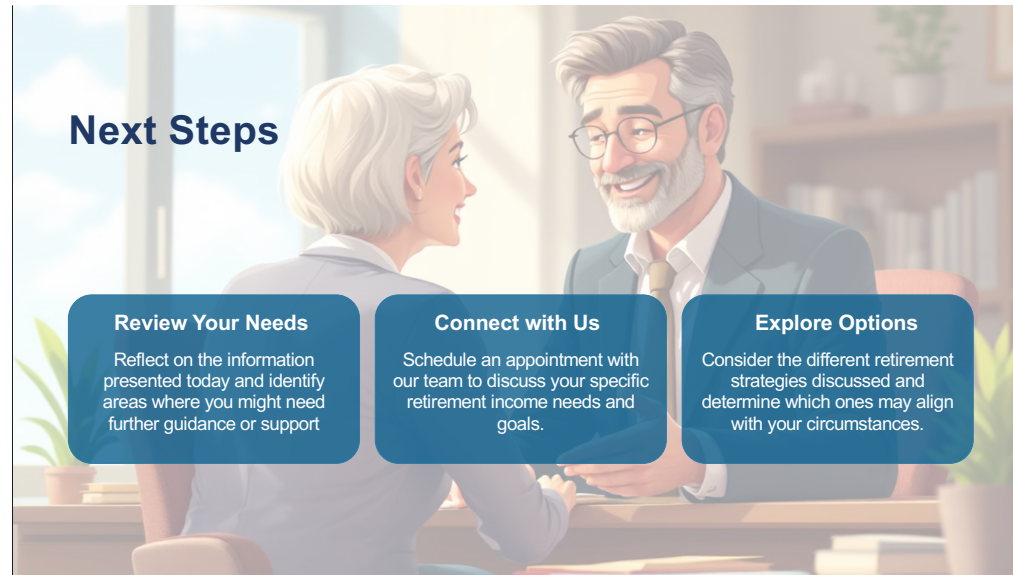
First, we analyze all your income sources from Social Security to pensions to rental income if you have it, to part time work. We'll total al of those up.

Then we'll analyze your assets together. What purpose do each of those assets serve in your overall financial picture? How much risk are you taking?

Then we'll determine your spending budget in retirement. I can't tell you how many clients come to me who don't have a good idea what they're expenses in retirement will look like.

From there, we'll work together to put your retirement income strategy in place. Think back to the image of the pyramid and that concept of essential income. How much additional income do you need from your savings to guarantee your essential income?

That's question we'll answer as we implement your strategy.



At the beginning of our presentation, I pointed out the Evaluation Form in your packet. Now is the time to fill that out. Please fill it out completely. It's important you provide feedback on today's presentation. Was the content useful, helpful, thought provoking? Did I do a good job as the speaker?

Of course, you can always do nothing. In that case, I hope you enjoyed the presentation. My promise at the beginning was that there are no strings attached and I'm true to my word.

Or you can decide that something you heard here today/tonight is worth exploring in more detail.

If that's the case, you can set up a appointment in one of 2 ways. If you know your schedule, you can see ____ in the back of the room and he/she can book you right into my appointment book.

If you're not sure of your schedule indicate a couple times that might work over the next week or so and my office will call you to confirm.

Frequently Asked Questions

What if I'm not ready to retire?

It's never too early to start planning for your future. We can help you create a retirement income strategy that addresses your current needs and future goals, regardless of your retirement timeline.

What if I already have a financial professional?

We encourage you to seek a second opinion. It's always a good idea to have multiple perspectives to help you make informed decisions about your financial well-being.

Why do you offer a Complimentary Social Security Analysis and Retirement Income Strategy?

We believe in providing valuable resources to help individuals navigate their retirement journey with confidence. Our complimentary analysis is a service designed to empower you with knowledge and insights.

1. Why do we offer a complimentary Social Security and Retirement Income Analysis? We offer them because it's important you have a strategy in place that takes into account your both Social Security and your retirement income needs. I've found this to be a very underserved area in retirement planning. Traditional financial professionals are usually focused on growth. Growth is important when you're younger, but as you get closer to and into retirement, your needs change. Preservation and distribution become more important.

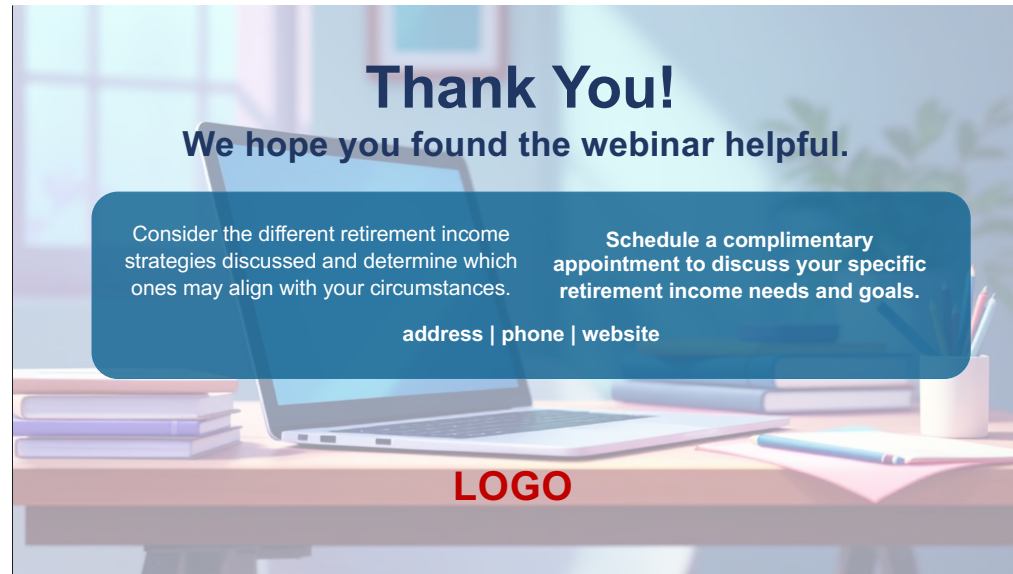
2. How do we get paid?

Insurance Only Producer Answer: I earn commissions from product sales if you choose to place an account through me/us.

IAR Rep (Series 65) Answer: I earn commissions as well as financial planning fees or AUM fees, depending on what accounts or strategies we select.

3. What if I'm not ready to retire? Even if you're several years away from retirement, you've got to have a plan in place. It's what I tell all my clients. You don't want to wait until the day you retire to try to figure out if you have enough money to last the rest of your life.

4. What if I have an advisor I like? That's great. If you like them, you can keep them. They've probably done a decent job for you. But my focus is different than most advisors. I focus on preservation and distribution for clients who are near or in retirement. While traditional asset allocation models of stocks and bonds can work well for some, there can be a huge amount of risk clients don't realize they're taking....like in 2008. If you have a heart condition, do you go see a cardiologist or a neurologist? You see a cardiologist, of course because you want a specialist.

**Thank you for Attending**

Again we appreciate everyone coming today/tonight and hope that you received some information that will help you navigate through your personal Social Security Planning process. If you would please take out the sheet titled "Evaluation Form". We ask that you fill this out so we can make sure we are constantly improving the presentation. On the top, please fill out your information, we do not share this with anyone else and it is 100% confidential. Second, you will see your Areas of Interest and Concern, please check the areas you would like to discuss in your appointment. Due to time constraints, we ask that you give us two times that you will be available within the next week and we will call with in the next few days to confirm your appointment. At the appointment, you will receive your report and have a chance to ask any specific questions you have about today/tonight's presentation. Finally, on the bottom, we ask that you rate our presentation and the speaker. We take this seriously and our goal is to make sure you really learned something tonight and we have provided a service to everyone who has attended. Thanks again to everyone for coming tonight, we hope you gained something from the presentation and look forward to meeting with everyone to prepare your personal Social Security Report. Please pass your forms in before you leave and we hope you have a great evening.