

When Retirement Concerns Shift from Investing for retirement Investing during retirement

Types of Investments and Objectives:

Maximize Accumulations

Preserve Principal

Appreciation and Earnings:

Seek Greatest Growth

Seek Greatest Income

Risks:

Risk Based on Time Horizons

Seek Lowest Risk

Taxes:

Defer Taxes

Save or Reduce Taxes

Retirement Road Map—Simple, Logical Answers

Retirement Road Map looks at each phase of retirement:

- **Pre-Retirement** – decisions and investing
- **Initial Retirement** – very active lifestyle, travel, hobbies
- **Seasoned Retirement** – less travel and activities
- **Matured Retirement** – activities limited often due to health
- **Survivorship Years** – phase following spouse's death

...Clients Ask

"Do I have enough?"

"How much do I need?"

"I need retirement directions!"

Needs and wants for each phase are defined in today's dollars and compared to known sources of retirement income to determine how much will be required for the remaining needs. The amounts needed and their respective time horizons provide both a retirement distribution plan, as well as, an allocation of retirement assets. Risk goes hand-in-hand with time horizons—the sooner the money is needed, the less risk the client should take.

Retirement planning has never been so adaptable and responsive to change!

Everyone Talks about Retirement—Retirement Road Map Turns Talk into Sales!

- **Annuities** to provide secured, lifetime income guarantees
- **Life Insurance** to provide the remaining funds needed for the survivorship period
- **Long-Term Care, Critical Illness, Cancer, and Accident** policies to guard against some of the uncertainties in retirement
- **Investments** to re-allocate assets being used as retirement funds
- **Estate Planning** to provide for remaining assets at death
- **Comprehensive Planning** initiated to answer all of the clients financial questions

A Complete Marketing System

Retirement Road Map has three integrated sections:

Brochure – Explains steps for retirement distribution planning. (Also available in a friendly client brochure to use for prospecting)

Current analysis – Compares needs, known income, and retirement assets. It is produced from a quick, electronic fact finder or the answers to the Six Questions in the brochure.

Recommendations – Helps the advisor determine the appropriate recommendations—including specific policies and annuities and other planning opportunities.

Your Retirement Journey



Monthly income objectives are offset by your known retirement income: estimated Social Security, pensions, other income, and distributions from your qualified retirement plans. Qualified retirement plan distributions use illustrated assumed Level Distributions over the retirement years. Other retirement distribution options are available.

This illustration shows your available assets for retirement that could be used to provide the remaining income required. These assets should be allocated based on the amount needed for each retirement phase—the longer the time until needed, the greater the risk taken. The sooner it is needed, the lower the risk. \$100,000 of your available assets for retirement would be able to provide for the remaining desired income.

Retirement Phase	Phase Begins	Phase Ends	Assets at Start of Phase	Assets at End of Phase
Initial Retirement	Retiree's Age 65	5	\$248,369	\$213,866
Seasoned Retirement	Retiree's Age 70	10	\$27,742	\$1,486
Matured Retirement	Retiree's Age 85	25	\$80,172	\$7,105
Survivorship Years	Retiree's Age 92	33	\$83,513	\$84,818

Additional retirement income* is \$644,818, which reduces your need to \$344,818.

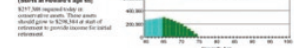
*Additional retirement income is based on the assumption that the client's retirement income is satisfied.

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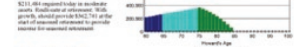
Investing for Each Phase

Assets for each retirement phase should be allocated at the start of each phase. Assets for each phase are recommended based on the time to take income for that phase. Income for a retirement phase is also not taken from the very recent prior assets.

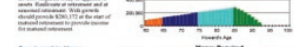
Initial Retirement (Starts at Retiree's age 65)



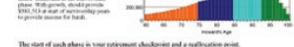
Seasoned Retirement (Starts at Retiree's age 70)



Matured Retirement (Starts at Retiree's age 85)



Survivorship Years (Starts at Retiree's age 92)



The start of each phase in your retirement objectives and a transition point.

Investments change as the time to use them approaches, but very conservative assets supply your income.

Legend: Aggressive, Conservative, Very Conservative

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