

YOUR RETIREMENT INCOME GUIDE



**HOW & WHY TO SECURE
LIFETIME INCOME WITHOUT MARKET RISK**

WHAT 'S THE SECRET TO A HAPPY RETIREMENT?



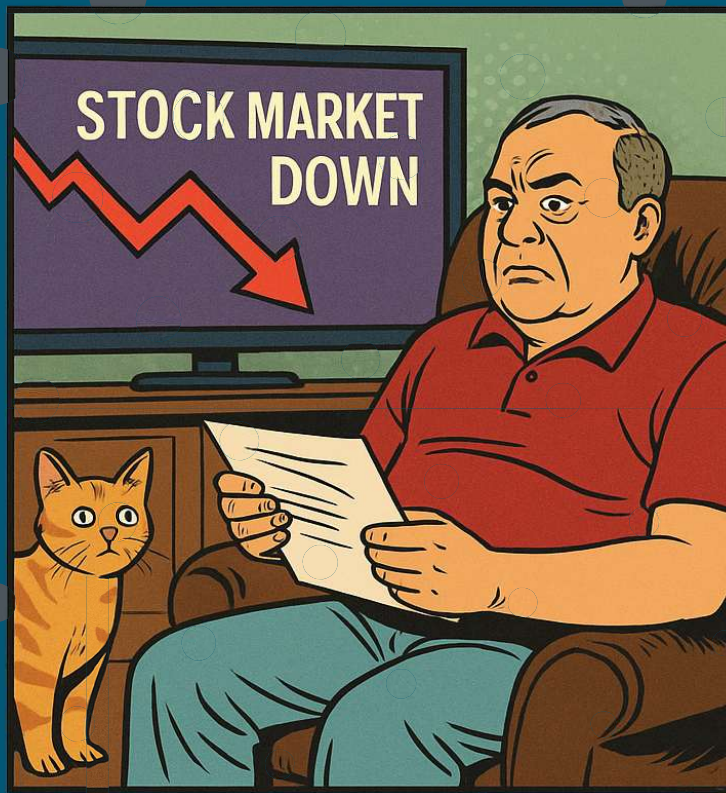
MONTHLY PAYCHECKS FOR LIFE

**Retirees
Get One Wish
Machine**

***MY WISH?
MONTHLY
PAYCHECKS!***

***Guaranteed
Income
For Life***

**HE'S STRESSED BECAUSE HIS INCOME
DEPENDS ON THE STOCK MARKET.**



**SHE'S RELAXED BECAUSE
HER INCOME DOESN'T.**

MOST PEOPLE DON'T HAVE A PENSION THEY HAVE A 401(K)

A 401(k) is
not income.
it's a lump
of stress

Afraid to invest it...
Afraid to spend it...

What if my
401(k) runs
out?



TRADITIONAL FINANCIAL ADVISORS

Most financial advisors focus **ONLY** on **accumulation** — growing your money. That means keeping your money invested in the stock market and watching it build over time. It works great when you're still working and don't need to touch your money.

But here's the problem:

Most advisors never talk about what happens after you retire — when your income stops, and you actually need to start using that money.



That's why, in retirement, the focus must shift to distribution — turning your savings into reliable income for life.

THE BEST RETIREMENT PATH

Focused on helping retirees transition out of the stock market and assist them in turning their retirement savings into guaranteed income and secure investments.

RETIREMENT

ACCUMULATION

Building wealth during working years

DISTRIBUTUION

Turning that wealth into sustainable income

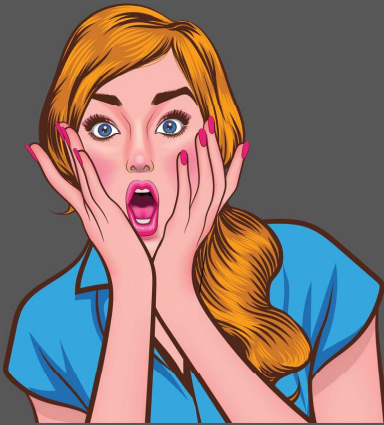
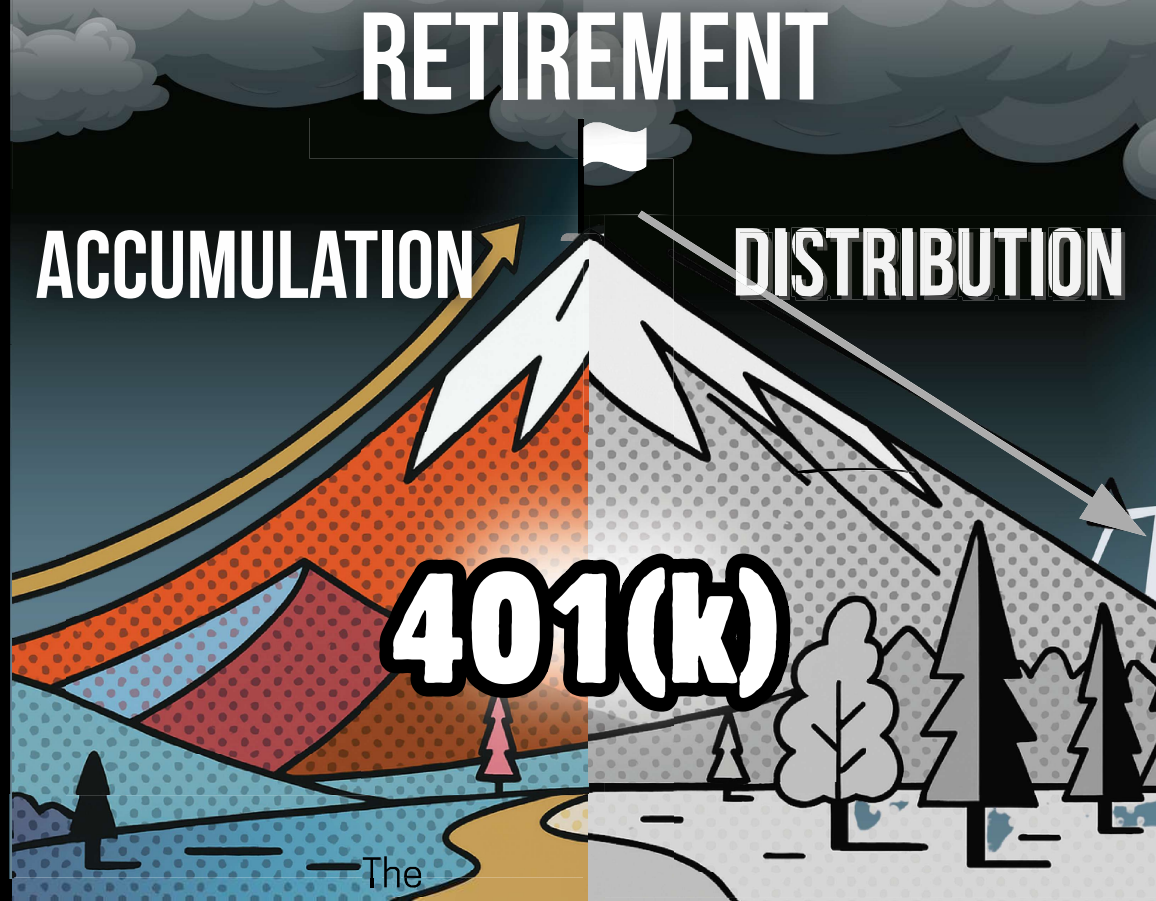
401(k)



**\$2,300/MONTH
DELIVERED LIKE
CLOCKWORK**

THE WRONG RETIREMENT PATH

This path focuses too much on stock market growth and never income for life.



Wall Street
rewards
growth
strategies,
not income
you can
count on.

**RETIREEES DON'T NEED MORE GROWTH
THEY NEED INCOME THEY CAN COUNT ON.**

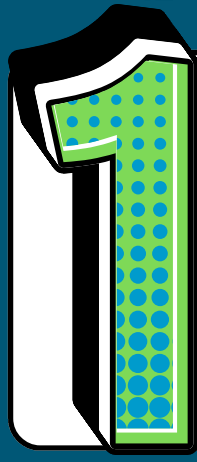
TRADITIONAL ADVISOR APPROACH



RETIREMENT READY APPROACH



OUR 3-STEP PROCESS TO GET RETIREMENT READY



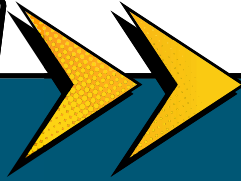
ASSESS

Assess your current retirement savings and goals



DESIGN

Design and create your personalized Retirement Income Plan.



DELIVER

Set up your account, deliver your policy & turn on income.

