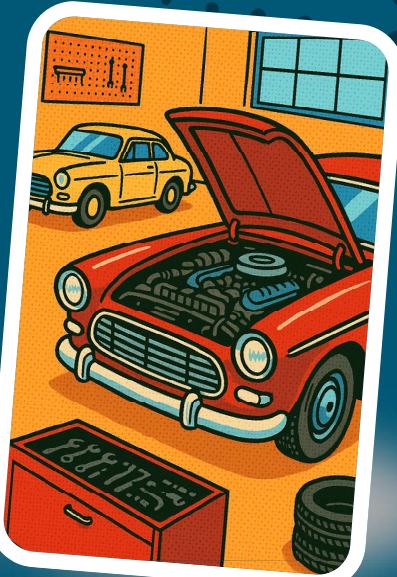


# YOUR RETIREMENT INCOME GUIDE



HOW & WHY TO SECURE  
LIFETIME INCOME WITHOUT MARKET RISK

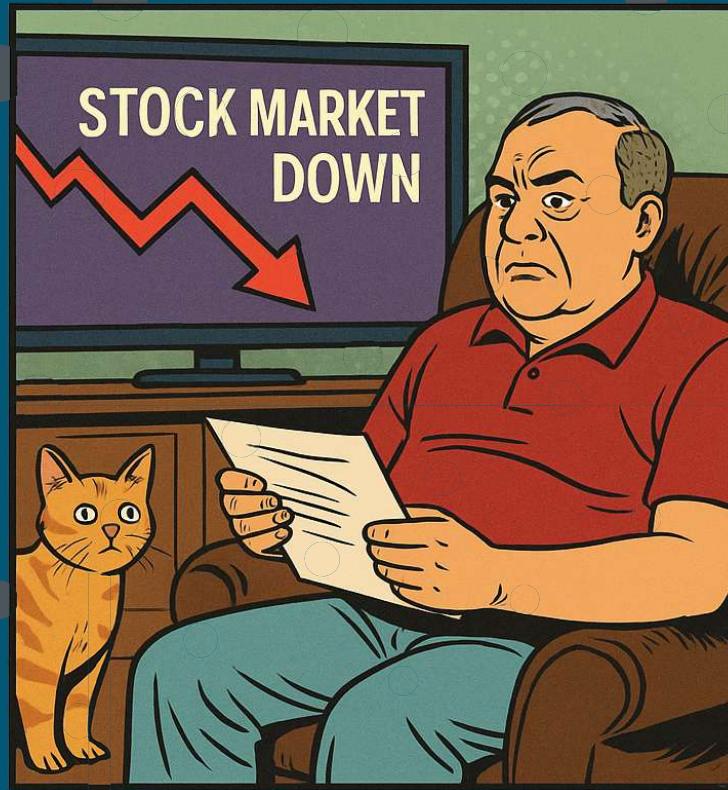
# WHAT'S THE SECRET TO A HAPPY RETIREMENT?



# MONTHLY PAYCHECKS FOR LIFE



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?



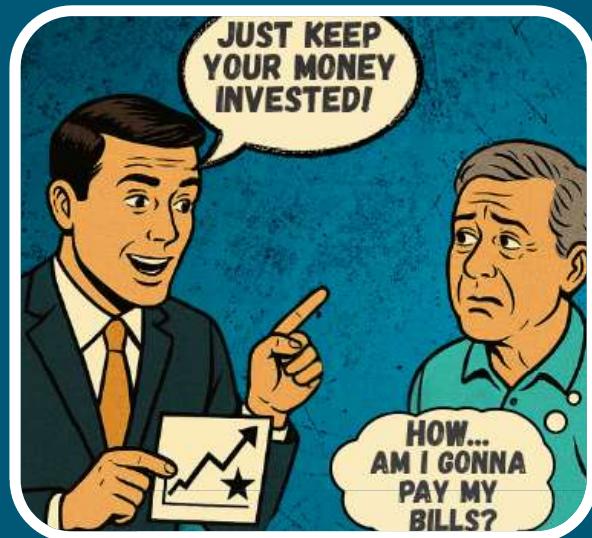
# TRADITIONAL FINANCIAL ADVISORS

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)



# THE WRONG RETIREMENT PATH

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

## RETIREMENT

ACCUMULATION      DISTRIBUTION

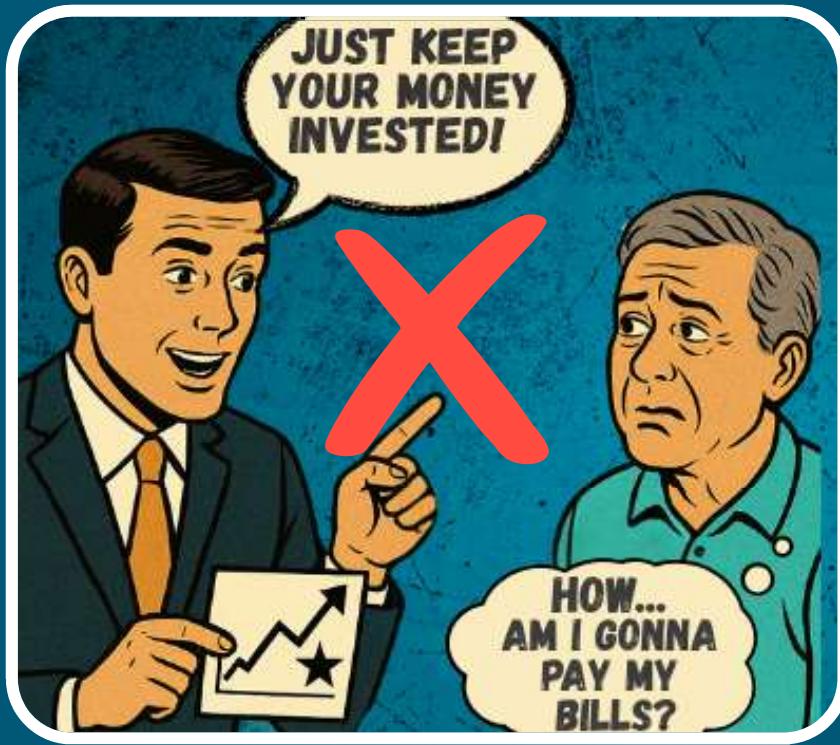
401(k)



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

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

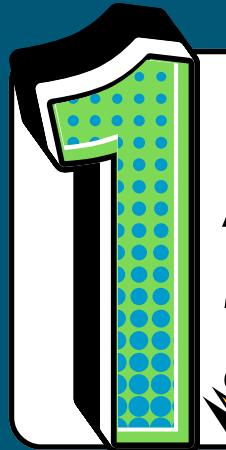
# TRADITIONAL ADVISOR APPROACH



# 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.*