



Get a Paycheck for Life with the Guaranteed Lifetime Income Rider

The definition of growing old in America continues to change. People are now living longer and are better educated – resulting in better health, higher income, and a higher standard of living in retirement.

Today, Baby Boomers who are healthy and now in their 60s could likely live 30-to-35 years in retirement, a major improvement from the previous generation. The questions retirees and soon to be retirees must face are: Am I saving enough to live 30 years in retirement? Is there a possibility that I may outlive my money?



Millions of Baby Boomers don't have pensions and won't receive enough from Social Security to cover their monthly expenses in retirement. The current turmoil of the stock market may be even more unsettling for investors with just a few years to go until retirement. Avoiding wrong moves amid the turmoil could be even more critical.

The stock market is inherently risky. You can double your money if you guess right or lose it all if you guess wrong. A lot can happen in a short period. In 2008, some people saw as much as a 50 percent loss. The recent correction saw the Dow Jones industrial average lose 10 percent of its value. This may feel like a calamity if you are watching your retirement savings shrink by the day. A loss of 10% in the first 5 years of retirement can shorten a portfolio's life by 10 to 15 years.

While investors should avoid panicking over short-term movements in the value of their long-term investments, the recent volatility ought to serve as a wake-up call to re-examine risk and stress-test your portfolio against the possibility of further declines. If the thought of a certain percentage drop in your portfolio makes you break out in a cold sweat, it's time to dial down the risk.

Fixed Annuities provide guarantees — guaranteed rates of returns, guaranteed lifetime income, or guaranteed death benefits — that other types of financial products do not. That is why only insurance companies can "issue" annuities. Annuities offer certain tax advantages. They can offer the same or similar tax advantages as employer-sponsored retirement plans or IRAs.

The Guaranteed Lifetime Income Rider is an optional benefit that may be added to your annuity policy at issue for an annual contractual fee of approximately 1%. The Guaranteed Lifetime Income Rider can provide the annuitant with a Guaranteed Withdrawal Payment from his or her annuity that will last a lifetime... income that cannot be outlived!

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The guaranteed lifetime income payments will continue until the death of the annuity owner. If the owner dies before the policy's accumulation value is depleted, there are two options:

1. The spouse can continue to receive the Guaranteed Withdrawal Payments until the policy's accumulation value is depleted.
2. The spouse or beneficiary can receive any remaining accumulation value in a lump sum or in a series of payments.

Everything in life requires balance including your finances. Empower yourself with knowledge and the right network of people that care about your interests first. You need an advisor who understands annuities and knows the reputations and capabilities and strengths of the carriers.

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