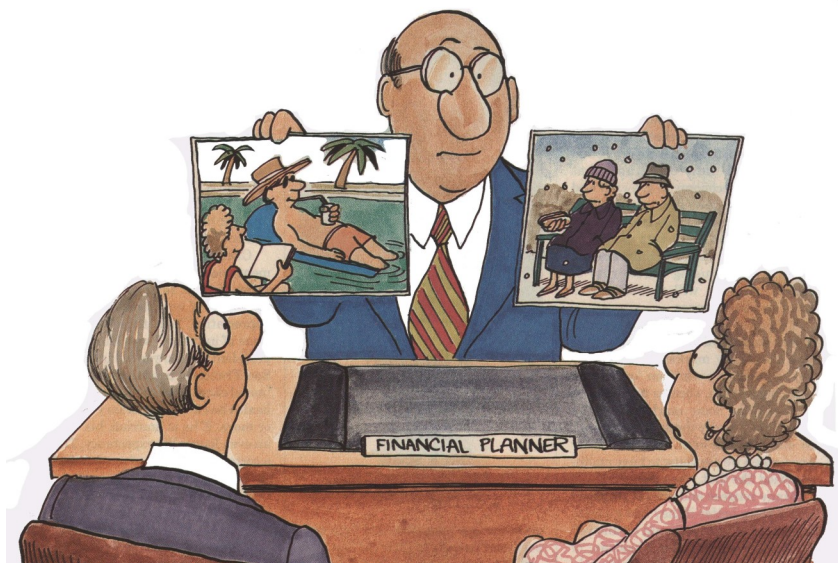


Retirement income



*Today's choices
are
Tomorrows Lifestyle*

What is so special about Life-

With an income that is guaranteed for your Lifetime.

**You control
the quality
of your life.**



Knowing that your expenses are covered, you can enjoy life.

It is a matter of choices you make today.

How do you want to spend your retirement?

What are your goals during retirement?

Where is the money going to come from?

Our parents retired with Social Security and a Pension, and they lived well.

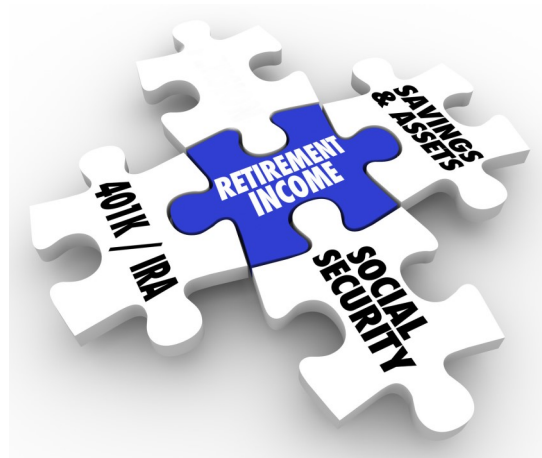
Times, however have changed. We can no longer live on the Social Security check.

And most companies no longer provide Pensions. They have moved to the 401K's and let you make your own decisions. To often this benefit is not fully utilized and the needed retirement funds come up short.

You have the ability to create Pensions plans to ensure your future income, regardless of what happens in the stock market. This also allows you to take on a little more risk than you normally might do. Knowing that you are still covered regardless.

As you walk through any of the Big Box stores or Grocery stores, you will see retired seniors working there. Some are there just to have something to do. Then there are some who need the extra income.

Now is your time to decide your future



Retirement Income will come from various sources. Social Security, Pensions, Annuities, Savings and Investments. Except for the Investments, they are safe places for your retirement funds. S/S, Pensions, Lottery winnings etc. are all Annuities.

Depending solely on Investments for your income, you face the Market Risk. As the investments go down, you may need to reduce your lifestyle or face running out of money.

Retiree's #1 fear ?

A recent survey by Allianz Insurance company found the Number one fear among retiree's.

Running out of money

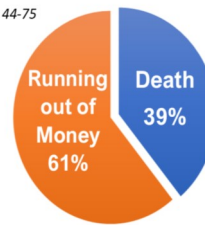


There is nothing more stressful than not having money. As a 20 Year old, you just went out and took another job if required.

At 75, your options are more limited.

Which Do You Fear More ?

Ages 44-75



Source: Allianz Life Insurance

Many will say "My Broker is good at what he does for me".

Which he may do, but does he control the market or guarantee your losses?

As we get older, recovery time from a down market becomes more critical. We may not have that much time. And what do you do in the interim?

This chart is from the Tech Bubble in 2000.

In 2008, the market was worse.

When income is taken out during a market decline 3 year market decline = 26.1%			
Year	Market Return	5% withdrawal beginning of the year	Year end Values
2000	-6.17%	\$5,000	\$89,139
2001	- 5.35%	\$4,457	\$80,151
2002	- 16.76%	\$4,008	\$63,382
In 2002, due to neg. mkt. declines, a 5% withdrawal is only \$4,008. This means it would take a 58% return to increase the principal back to the original amount. So that the 5% ann. Withdrawal would again equal \$5,000			

I do not want to be or sound like a “DoomSayer”.

I have seen to many given
a rosy image of their future,
only to have it harmed
by other factors.

My concern for clients is the recovery time in the event of a major market decline.

Following a major decline, one may need to make some compromises regarding their income.

A guaranteed income will always ensure that the expenses are covered.

The discretionary spending may need to be reduced. That will vary upon the amount of discretionary funds available.

Creating your Lifetime

The creation of your own personal Pension is a simple process. One of the safest methods is with a Fixed Index Annuity. (FIA) Participating in the market, but avoiding market volatility with a Fixed Index Annuity, rather than a Variable Annuity.



They are totally different annuities.

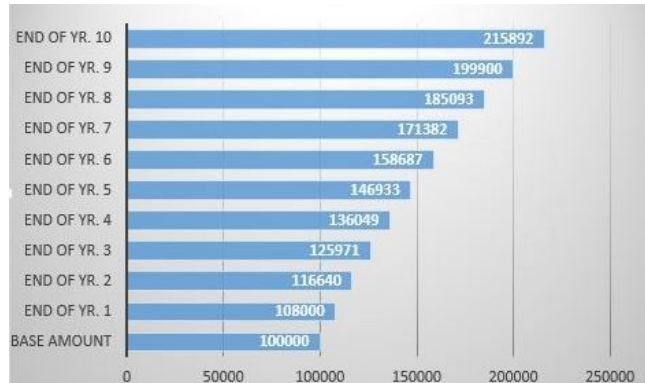
When you are planning on and expecting a certain future income. A Fixed Index Annuity will deliver as promised.

Which Fixed Annuity?

Annuities are designed individually for an intended purpose. We will be referencing only those designed for income.

3 of the 4 types will be for income at some point in the future. The method of creating growth will differ.

The First and most common. One may use a conventional FIA with a **Income Rider attached**. The rider often has a fee of less than 1%. The Base annuity will not have fee's or commissions. The growth will be guaranteed as you can see in the blue chart below. The payout is based on your age, but it is normally above what the average portfolio has as a payout.



Income Rider to Annuities

Purchase amount \$100,000. Rate for illustration 8% Current rates are still near this amount.

Not included is any Bonus that may be offered.

The **Second style** of Income Annuities will provide a rather **substantial Bonus upfront plus the normal growth received over time.**

This type normally will not have any associated fee's.

Totally designed for income at a future date.

A **third style** is to offer a Pre-Determined growth (IE: 20%, 50%) at certain time points. Not my preferred type because of other terms of the plans.

All 3 styles are excellent.

The choice would be your option.

While you may exhaust a portfolio over time, the Annuity is for your lifetime, regardless of attained age.

All 3 types will provide either Single or Joint income when available. Ideal for IRA Funds. The funds remaining in the account upon your passing will go to your designated beneficiaries. There will be a cost basis for determining any tax liability.

A 4th variation is a **Deferred Income Annuity (DIA)**. A Single Payment for income at a Future Date. **A Variation of this is the QLAC (Qualified Longevity Annuity Contract)** This is a special type mainly created by the IRS. Designed with the IRA's in mind. This variety will allow you to transfer 25% up to \$130,000 (in 2018) to a DIA. No RMD's until age 85. At age 85, (near life expectancy) income must be started. Ideal for those in High Tax brackets to reduce forced income via RMD's.

Not often recommended is an **Immediate Annuity**. A return of your money at interest. Today's very low interest rates make undesirable except for special purposes.

Some Caveat's. **Policy Term.** The crediting period, depending upon the company and plan, can be 1, 2, or 3 plus years. 1 year is preferred, but 2 is reluctantly agreeable. I will not do a 3 year + term before crediting interest. Too many factors can change in longer times. I like to keep it as short as possible.

Use caution when selecting **Beneficiaries**. Keep them current as situations may change by Marriage, Divorce Deaths etc.

Understand the Annuity you are purchasing. Use Common sense to know what you are buying, the same as when you purchase anything else.

Annuities in Florida and many other states offer protections not available with other investments.



Annuities have, since the Roman Era, provided financial protection and security.

Always there when needed.

Tax Deferred like an IRA, but without the contribution or withdrawal requirements.

With a "Designated Beneficiary" - the funds go direct, uncontested and avoiding probate.

Annuities are not insured by the FDIC or any government agency. Guarantees are backed by the financial strength and claims paying ability of the issuing company. Withdrawals are subject to ordinary income tax beyond cost basis. Withdrawals from annuities prior to age 59.5 may be subject to a 10% federal additional tax. No Tax or Legal advise is provided. You are encouraged to consult your Tax Advisor or Attorney.

The Annuity Alternative

One of the greatest planning idea's that is normally dismissed without knowing the benefits.

Life Insurance

A plan that provide excellent living benefits as well as a Death Benefit.

Doing all of this while still being Tax Free.



Life Insurance planning has been used by the wealthy to both create and protect their wealth.

Living benefits of Life Insurance allow you to receive monies from the account value or the death benefit.

The insurance, depending upon your goals, can have either a higher cash benefit or death benefit.

The cash values may be used to fund anything you wish. Such as a cruise or a new roof.

Most important is the ability to pay for Long Term Care.

The Face Value may be paid early for confined care. LTC Insurance is very expensive and may



Life Insurance will always provide a benefit. As a living benefit, or as a death benefit.

At some point, a member of the family will pass away. A Life Insurance proceeds are always welcome to cover the extra expenses such a family, travel, outstanding debts etc.



Most important is the replacement of income lost when one passes. Social Security is reduced. Pensions are often stopped or reduced. Medical benefit's may be lost and the list goes on.

Life Insurance—The one plan that pays so much.



**Tax Free money now,
or to simply create your own Legacy.
It's all within your power to plan now.**



If you have any questions,
please call or Email us.

We can help you, even
if you are not a resident
of the State of Florida.

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