

Rethinking traditional retirement planning

ANNUITY SALES TOOLS

Traditional retirement planning has long relied on a combination of Social Security, 401(k) savings, and employer-sponsored pension plans. Today, many retirees are exploring ways to supplement these sources of income as they seek greater confidence in their retirement strategy. For some, solutions such as annuities may help provide an additional source of retirement income.

Social Security

A foundation, not a finish line.

Social Security plays a vital role in retirement income, offering a steady baseline for most Americans. However, it was never intended to fully fund retirement and for many clients, it won't be enough.



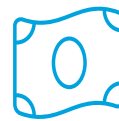
Limited Coverage

Benefit replace only a portion of preretirement income



Timing Matters

Payments may be affected by claiming age and work history



Cost of Living

Rising costs can quickly outpace monthly benefits

401(k)s

Helpful but market-dependent.

Many clients rely on 401(k)s for retirement savings. These plans offer flexibility and growth potential, but they also expose clients to:



Market Volatility

Savings can dip with market downturns



Inflation Risk

As prices grow your purchasing power shrinks



Longevity Risk

Savings may not last through extended retirement years

Pensions

Reliable but rare.

Pensions provide guaranteed income, but they're becoming less common. Even when available, they may not be enough to meet full retirement needs.



Declining Availability

Benefit replace only a portion of preretirement income.



Limited Flexibility

Payments may be affected by claiming age and work history.

Retirement has changed.

It's time the planning does too. Help your clients rethink retirement and build a plan that lasts.

Annuities | A Strategic income solution.

Annuities offer a way to fill the income gaps left by traditional sources. They provide predictable payments, protection from market risk, and the ability to customize income to fit individual retirement needs.

However, it's important to recognize that annuities, like other retirement income sources, have both benefits and limitations. These may include surrender charges, withdrawal restrictions, fees, and potential tax implications.

Careful evaluation of a client's unique needs and objectives can help determine whether an annuity has a role to play in supporting a secure and predictable retirement income plan.



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