

Why Are Income Riders So Popular?

Massive Accumulation . . . Lifetime Payments . . . Guaranteed!

It's Like Having Your Own Personal Pension Plan

Old Fashioned Employer Pension Plans Are Becoming A Thing Of The Past.

You Know . . . Those Wonderfully Comforting Plans That Guarantee

When The Golden Years Arrive

You'll Have A Specified Amount Of Income You Can Count On

For As Long As You Live.

But now, if we want retirement money, we have to count on a 401K or SEP or IRA. We're on our own. We have to invest our own money (*probably in risky stocks and bonds*) . . .

- and hope we (or our advisors) know what we're doing
- and monitor it for years and years
- and make changes when necessary
- and hope our timing is right
- and hope that along the way we don't lose big chunks of money
- and hope that when it's time to retire we don't lose a big chunk of money
- and hope that during retirement we don't lose a big chunk of money
- or stick our money in safe CDs or savings accounts that pay next to nothing
- and hope we have enough to live comfortably
- and hope we don't outlive our money.

With Your Current Retirement Accounts

Do you know exactly how much money you'll have 5...10...15...20 years from now?

and

Do you know exactly how much yearly income you'll receive in the future?

and

Will that income last for the rest of your life (and your spouse's)?

and

Is it all guaranteed, or just based on best laid plans, hope, and luck?

and

Do you stay up at night worrying about your retirement money?

Now There's A Better Way Than Hoping For Years And Decades Of Good Fortune

IFcome vs. INcome

In addition to the traditional methods of providing guaranteed lifetime income (called annuitization), some companies now offer income riders, and they have become extremely popular.

- Income riders give you the ability to build up a huge sum of money for the purpose of future income payments. In addition to the base account value, income riders provide an optional "bucket" of money called an Income Account Value (IAV). The insurance company guarantees your IAV will grow at a high rate (usually 6.5%-7%) for a long period of time. In fact, some annuities with income riders can **quadruple your Income Account Value** over time.
- Let your money grow as much and as long as possible, and when you're ready, 2 . . . 5 . . . 10 . . . 15 . . . 20 years later, start guaranteed payments for the rest of your life (and your spouse if married).
- There is no guessing and hoping what your income will be. You will know from day one what your guaranteed lifetime income will be at any point in the future when you decide to turn it on.
 - No more trying to predict or worry about the next economic disaster.
 - No more taking chances with your money that you need for the rest of your life.
 - No more worrying about 40% of your money evaporating over night just when you need it most.
- You maintain control of your money. Unlike the traditional method of receiving lifetime income payments, you never lose control of your money. You can always stop the payments and do what you want with the money that's left in your base account.

**Do You Want Your Retirement Money Riding On
Worry, Hope, & Good Fortune
Or
Safety & Guarantees?**

Four Goals For Your Retirement Money

An Income Rider Can Help You Meet All 4 Goals

Can You Say The Same About Your Current Retirement Accounts?

GOAL #1: Grow that money as much as possible until you need to start living on it.

- Do you know any other way to get a rate of 6.5%-7%?
- Guaranteed each and every year for up to 20 years?
- Do you know any other way to quadruple your money guaranteed?
- Will you know from day one exactly how much money you'll have in the future for retirement income?
- *Income riders will do all these things for you.*

GOAL #2: Keep your money safe. Don't lose any of it along the way, especially when it's time to retire. You can't afford a 25% - 40% - 50% loss of the nest egg that you have to live on for the rest of your life.

- Is your retirement money safe?
- Or is it in something that could lose big in a matter of days?
- Are you guaranteed not to lose your principal?
- Are you guaranteed not to lose your gains?
- *With an indexed annuity, the insurance company guarantees to keep your money safe.*

GOAL #3: Have enough money to live comfortably each month...each year.

You finally made it. It's time to retire and start living off the money you built up. You thought this would be the easy part. Really?

- But, how much do you dare take out each year? You don't want to scrimp. You want to enjoy life, but you also don't want to run out of money.
- You could just take what you need and want, and hope it lasts.
- You could follow the 4% rule that financial planners have long advocated. The rule says to balance your retirement money between stocks and bonds, hope that it grows instead of loses, and take out 4% annually for as long as you live. There are two problems with that.
 - You are subjecting your nest egg to risk. What would your retirement be like if your investments lost money?

IFcome vs. INcome

- Even if you avoid investment losses, if you live long enough, you could still run out of money.
- A recent study suggested that a withdrawal rate of 1.8% might be more appropriate nowadays. There are three problems with that approach.
 - You still have your nest egg in the market, and it could get squashed.
 - 1.8% isn't much to live on.
 - If you live long enough, you still might run out of money.
- *Or you could let an income rider take away your worries. Depending on how old you are when you start taking your income, income riders:*
 - Will pay you at a better rate than 1.8% or 4%. For example, at age 60, a single annuitant would get 4.5% of his/her Income Account Value every year. The payout rate would be 5% at age 65 . . . 5.5% at age 70 . . . 6% at age 75 . . . and 6.5% at age 80. Including a spouse for lifetime payments would be slightly less.
 - And that's for the rest of your life. You don't have to worry about your money running out, and the payments stopping.
 - Guaranteed!

GOAL #4: Have income for as long as you live. As discussed above, while you're worrying about how much to take every year, you're also worrying about running out of money.
That's not a problem with an income rider. You're guaranteed not to run out of income for as long as you (and spouse) live.

If Your Retirement Accounts Are Not Meeting All 4 Goals

And On A Guaranteed Basis,

Then You Should Seriously Consider Moving That Money

To An Indexed Annuity With An Income Rider.

What Do You Want For The Rest Of Your Life

IFcome or INcome?