

Retiree Introduction Presentation

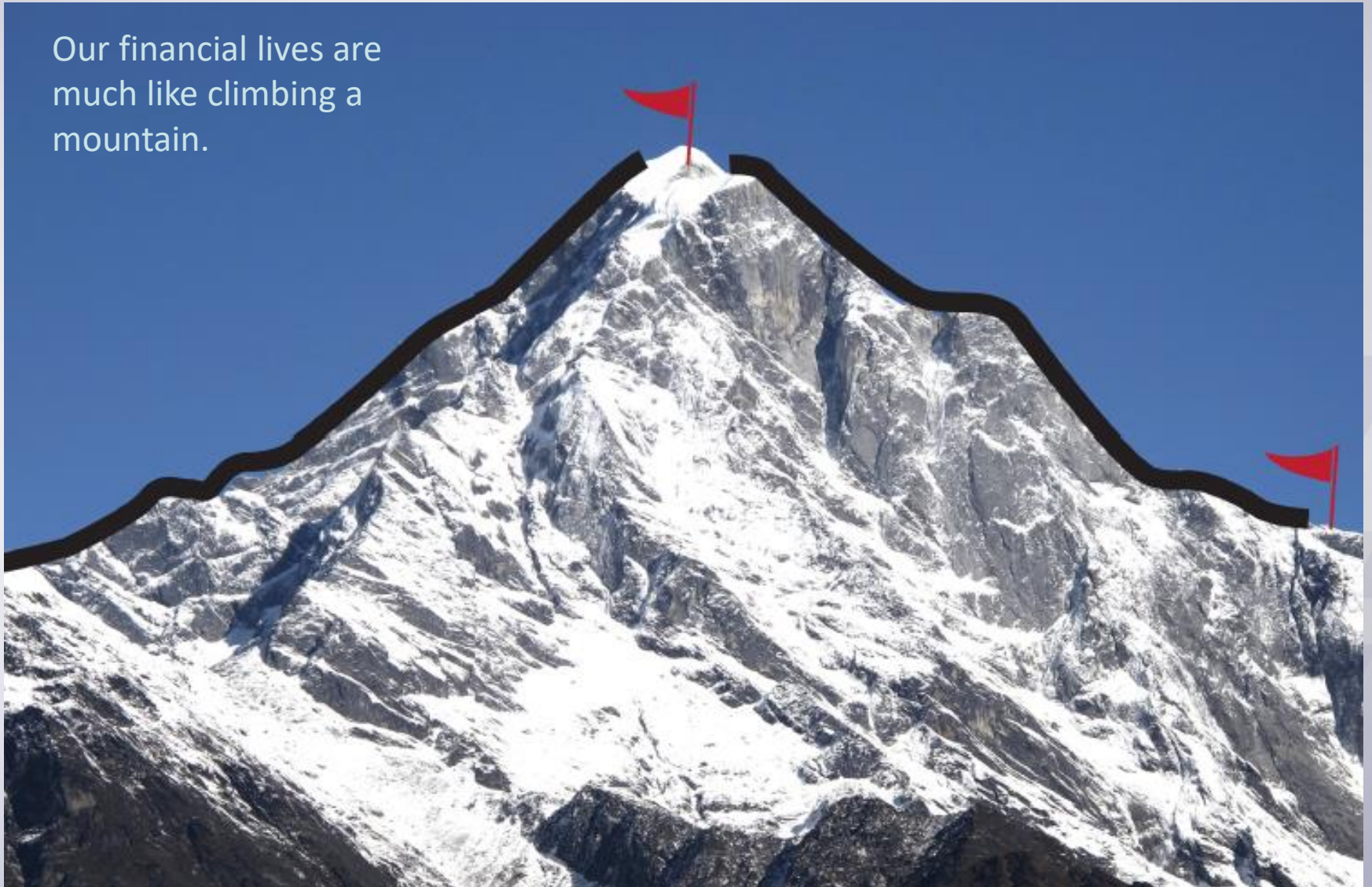
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Our financial lives are
much like climbing a
mountain.



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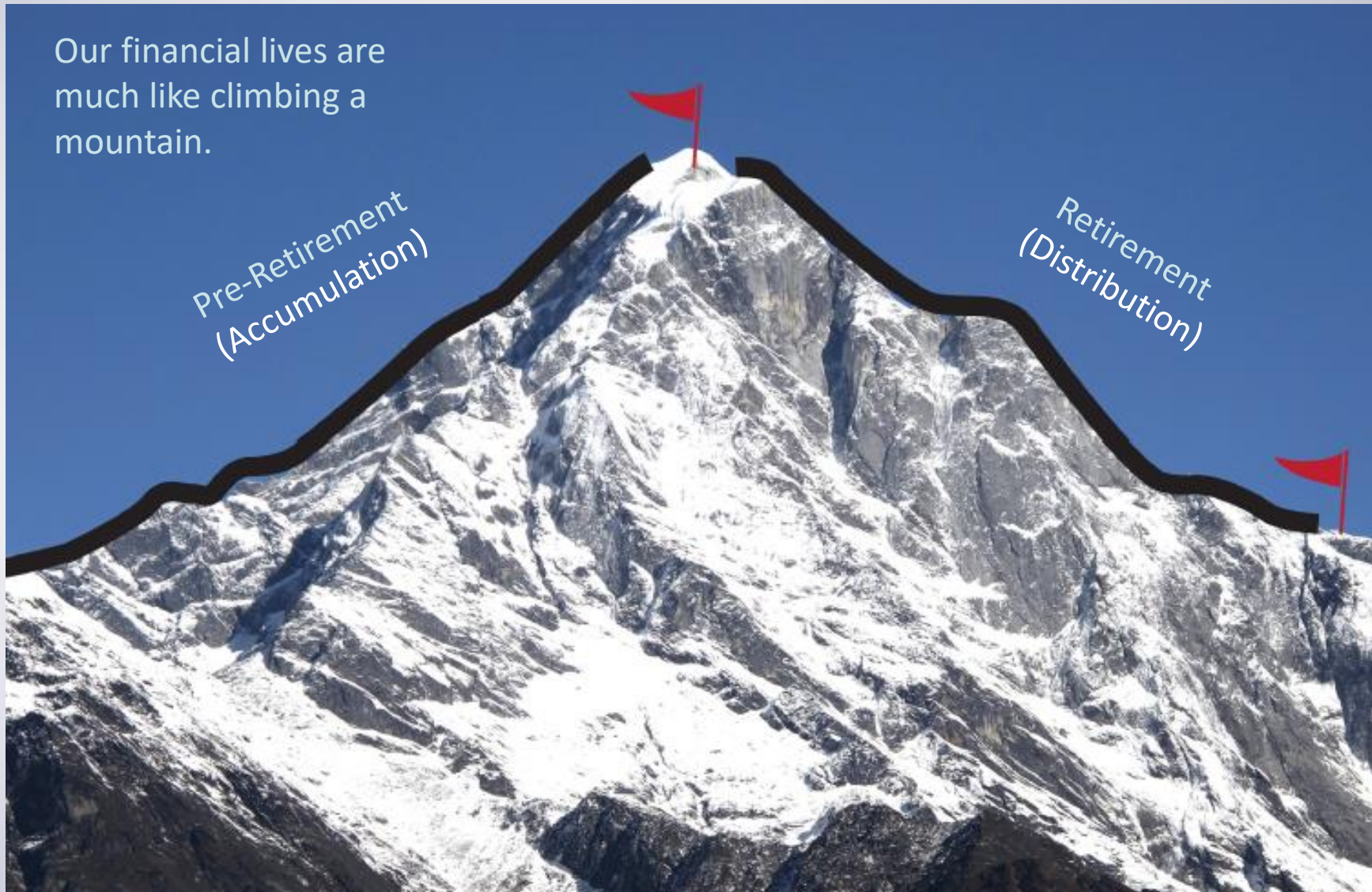
Pre-Retirement
(Accumulation)



Our financial lives are much like climbing a mountain.

Pre-Retirement
(Accumulation)

Retirement
(Distribution)



Our financial lives are much like climbing a mountain.

Pre-Retirement
(Accumulation)

Retirement
(Distribution)

When we enter retirement at the top of the mountain we are changing the dynamics of our money 180 degrees. In pre-retirement we were putting money into our assets, and in retirement we are now pulling money out.

As we start down the mountain we have to make sure we understand the following:

- 1) The main functions our assets have to perform for us in retirement.
- 2) The new rules of distribution we are playing by.
- 3) How to combine financial tools together to maximize results.

YOUR MONEY

Equipment and Tools



vs.

Skill and Technique



YOUR MONEY

Equipment and Tools



vs.

Skill and Technique



Products

vs.

Strategy

Why is Your Strategy so Important?

We all only have a finite amount of money...we have to be efficient with it in the short time we have.

Inefficiencies cause major losses to occur.

These losses can be reflected in:

- *lower current lifestyle*
- *lower retirement income*
- *inadequate protection*
- *loss of financial control*
- *financial vulnerability*
- *higher taxes and fees*
- *less benefits*

Functions of Assets in Retirement

1. Income Stream
2. Liquidity (access to cash)
3. Legacy

Identify the Tools Available (and how they work)

- **Income Tools:**

- Income Annuities
- Invested Money
- Pensions
- Social Security
- Rental Income, etc.

**RETIREMENT IS ABOUT COMBINING
THE RIGHT TOOLS TOGETHER FOR
THE RIGHT JOBS TO CREATE BIGGER
OVERALL RESULTS.**

- **Liquidity Tools:**

- Checking Accounts
- Savings Accounts
- Money Markets, etc.

Note: We are defining liquid money in retirement as money that is not being drawn upon for an income stream.

- **Legacy Tools:**

- Life Insurance
- Gifting
- Equity Values
- Wills/Trusts, etc.

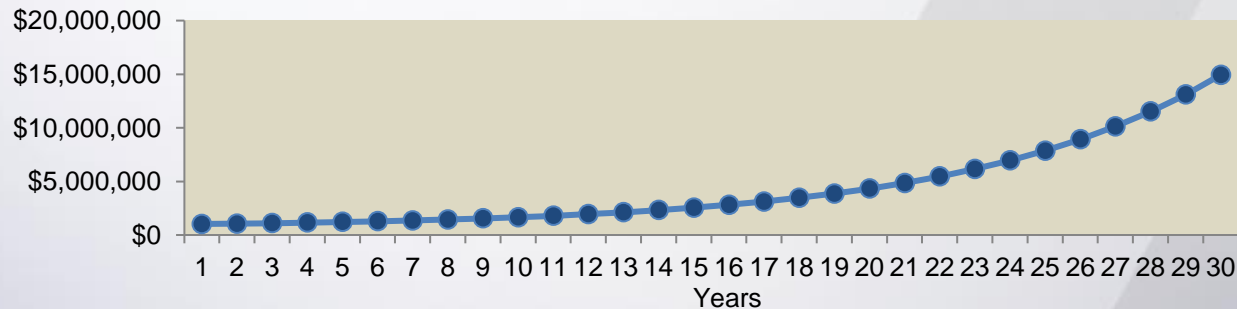
Constant vs. Fluctuating Returns

Beginning retirement asset value = \$1,000,000
 Number of years = 30

10% of Beginning Value = (\$100,000)
 Average return = 14.84%

Constant Returns

Retirement Year	Annual Return	Annual Income	Account Value
1	14.84%	-\$100,000	\$1,033,290
2	14.84%	-\$100,000	\$1,072,100
3	14.84%	-\$100,000	\$1,116,360
4	14.84%	-\$100,000	\$1,167,188
5	14.84%	-\$100,000	\$1,225,558
6	14.84%	-\$100,000	\$1,292,591
7	14.84%	-\$100,000	\$1,369,572
8	14.84%	-\$100,000	\$1,457,976
9	14.84%	-\$100,000	\$1,559,500
10	14.84%	-\$100,000	\$1,676,090
11	14.84%	-\$100,000	\$1,809,982
12	14.84%	-\$100,000	\$1,963,743
13	14.84%	-\$100,000	\$2,140,322
14	14.84%	-\$100,000	\$2,343,106
15	14.84%	-\$100,000	\$2,575,983
20	14.84%	-\$100,000	\$4,373,434
25	14.84%	-\$100,000	\$7,963,668
30	14.84%	-\$100,000	\$15,134,818



Historical Data Source: S&P 500 Total Return Index (w/GFD Extension) (1970-1999); Global Financial Data, Inc., All Rights Reserved, Used with Permission. GFD Extension denotes the extension of data back through time for a data series from its point of origin, potentially even before said index was in existence. Hypothetical illustration may not be used to predict or project investment results. Past performance is no guarantee of future results.



Constant vs. Fluctuating Returns

Range of years = 1970-1999

Average return = 14.84%

History of the S&P 500

Year	Annual Return	Year	Annual Return
1970	3.99%	1985	31.65%
1971	14.33%	1986	18.60%
1972	18.94%	1987	5.17%
1973	-14.79%	1988	16.61%
1974	-26.54%	1989	31.69%
1975	37.25%	1990	-3.10%
1976	23.67%	1991	30.47%
1977	-7.39%	1992	7.62%
1978	6.44%	1993	10.08%
1979	18.35%	1994	1.32%
1980	32.27%	1995	37.58%
1981	-5.05%	1996	22.96%
1982	21.48%	1997	33.36%
1983	22.50%	1998	28.58%
1984	6.15%	1999	21.04%

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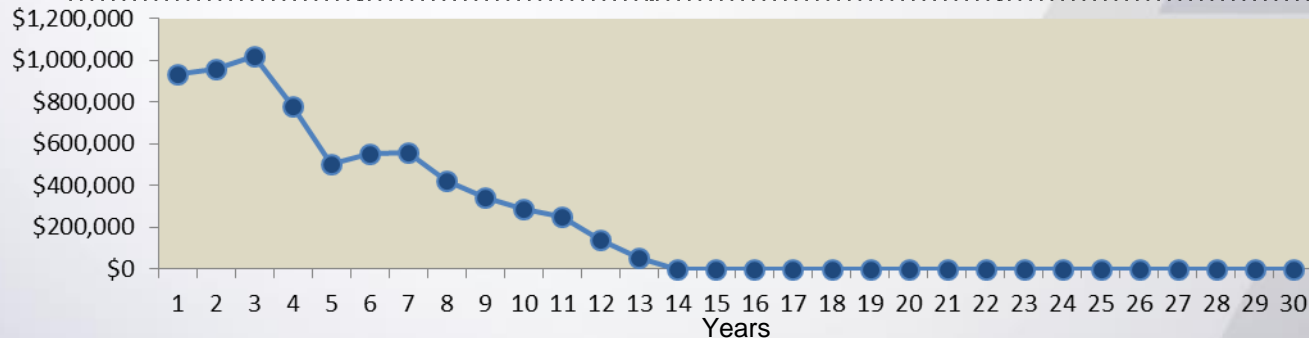
Constant vs. Fluctuating Returns

Beginning retirement asset value = \$1,000,000
 Number of years = 30

10% of Beginning Value = (\$100,000)
 Average return = 14.84%

Fluctuating Returns

Retirement Year	Annual Return	Annual Income	Account Value
1	3.99%	-\$100,000	\$935,910
2	14.33%	-\$100,000	\$955,696
3	18.94%	-\$100,000	\$1,017,765
4	-14.79%	-\$100,000	\$782,027
5	-26.54%	-\$100,000	\$501,017
6	37.25%	-\$100,000	\$550,396
7	23.67%	-\$100,000	\$557,005
8	-7.39%	-\$100,000	\$423,232
9	6.44%	-\$100,000	\$344,048
10	18.35%	-\$100,000	\$288,831
11	32.27%	-\$100,000	\$249,767
12	-5.05%	-\$100,000	\$142,204
13	21.48%	-\$100,000	\$51,269
14	22.50%	-\$51,269	\$0
15	6.15%	\$0	\$0



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Process

1. Identify Your Specific Objectives

Income Stream

How Much? \$_____

Min. ___% of Income Stream Guaranteed

Liquidity

\$_____

Legacy

\$_____ (Generally, this is as much as possible after Income and Liquidity objectives are met)

2. Identify Tools Available (and how they work)
3. Compare results from different combinations of tools
(Overall Package Options)

Retiree Cornerstones Blueprint™

Protection

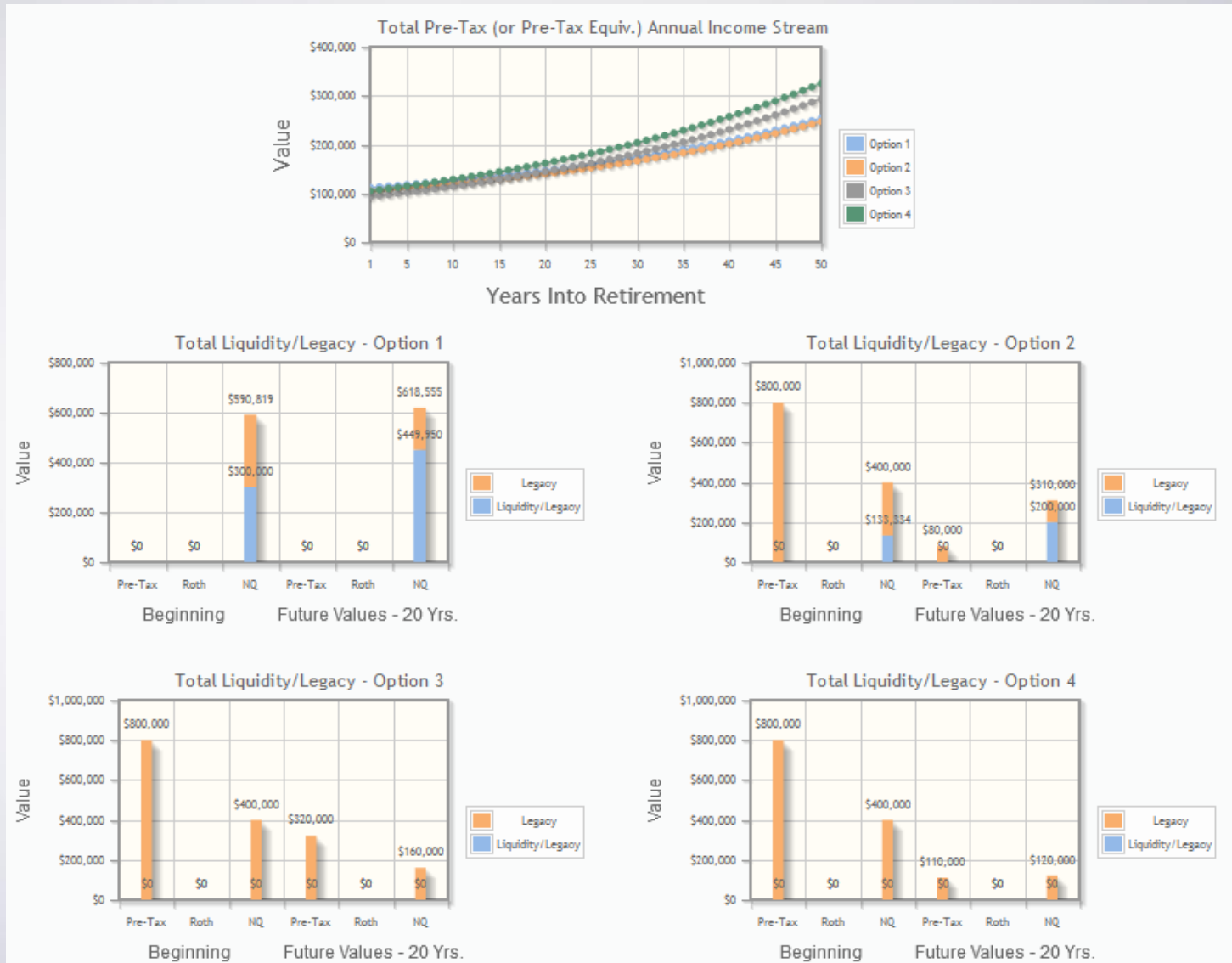
Protection

Protection

Available Assets, Income Streams
& Life Insurance

Income/Liquidity/Legacy

Comparing Overall Package Options



Process

1. Identify Your Specific Objectives

Income Stream

How Much? \$_____

Min. ___% of Income Stream Guaranteed

Liquidity

\$_____

Legacy

\$_____ (Generally, this is as much as possible after Income and Liquidity objectives are met)

2. Identify Tools Available (and how they work)
3. Compare results from different combinations of tools
(Overall Package Options)
4. Implementation of desired Overall Package Option

How Am I Compensated?

1. Helping you implement the products you determine necessary to complete your process.

How Am I Compensated?

1. Helping you implement the products you determine necessary to complete your process.
2. Personal Introductions.

Next Step

Complete Financial Information and Retirement Objectives Worksheet.

Let's get as much done as we can today.