



Creating your stream of guaranteed retirement income

Your life doesn't stop when your career does. The one thing you don't want to stop, is your paycheck.

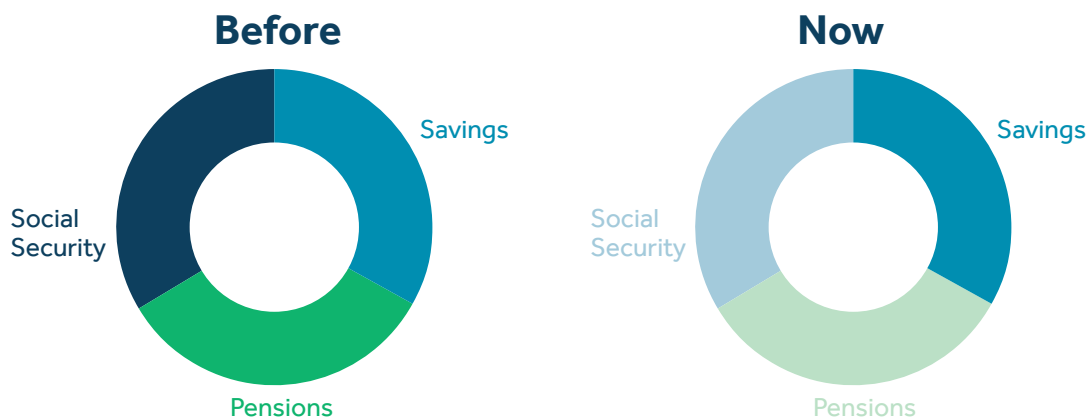


Consider

- ✓ The lifestyle you want to lead in retirement
- ✓ Your steady sources of income
- ✓ If those income sources are enough to cover your lifestyle



The variables

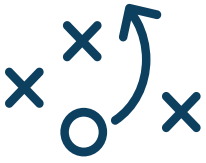


If previous streams of retirement income appear less dependable, new options become more important.



An option

At their core, annuities are a contract between you and an insurance company which states that the insurance company will pay you a stream of annuity payments (income) in return for your premium (money you used to buy the annuity).



How it works

When the income stream starts depends on the type of annuity that you purchase.



Single Premium Immediate Annuity (SPIA)

Pay a premium up front to receive income payments immediately.

Consider if:

- You want immediate payments
- You want a guaranteed, steady income stream through retirement



Deferred Income Annuity (DIA)

Pay a premium up front to receive income payments later. You can add additional premium payments as well.

Consider if:

- You want to secure income payments for the future
- You'd like the ability to add to your future income stream through additional premium payments
- You want to create lifetime income and help manage longevity risk



Qualifying Longevity Annuity Contract (QLAC)

A DIA that is issued in connection with a traditional IRA. A QLAC pays a lifetime income benefit that starts no later than the first day of the month following the owner's 85th birthday.

With the QLAC:

1. You can defer paying taxes on a portion of your IRA assets for up to 13 years beyond what was previously allowed.
2. You can have guaranteed income that you cannot outlive.

For more information please go to livingconfidently.com/myretirementreality.

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