Follow a Path that Helps Achieve Retirement Income

Sooner ... Or Later
Often, it’s not “if” your clients want future income ... it’s “when.” This flow chart shows when a person might want retirement income, what level of stability or growth they may seek, and what product is better designed to provide it.

<table>
<thead>
<tr>
<th>When Clients Want Income</th>
<th>Product Pointer</th>
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</thead>
<tbody>
<tr>
<td>Sooner ... They’re retired or close to retiring</td>
<td>Each type of annuity comes with its own set of benefits and limitations. Be sure to consider all details to ensure you’re on the path that best addresses your needs.</td>
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<tr>
<td>Later ... Retirement is more than a year away</td>
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</tbody>
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### Sooner ...

- **They prefer a steady strategy**
  - **Single Premium Immediate Annuity**
    - Set income payouts begin immediately
    - No market effects on guaranteed payouts
    - Many payout choices from specific period to life

- **They want to keep pursuing growth**
  - **Annuity with Living Benefit**
    - Income opportunity from a living benefit
    - Growth potential with possibility of market risk
    - Benefit for one person or covered spouses

### Later ...

- **They prefer a steady strategy**
  - **Fixed Annuity**
    - Income may be elected through annuitization
    - No market effects on the guaranteed payouts

- **They want market-oriented growth**
  - **Indexed Annuity**
    - Income from annuitization or a living benefit
    - Protection from loss if index returns are negative

- **They want to maximize income later**
  - **Deferred Income Annuity**
    - Pre-set payouts begin after 1 to 40 years
    - Delayed payouts may be larger than SPIA
    - Ability to delay RMDs and some taxes
    - Many payout choices from specific period to life
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