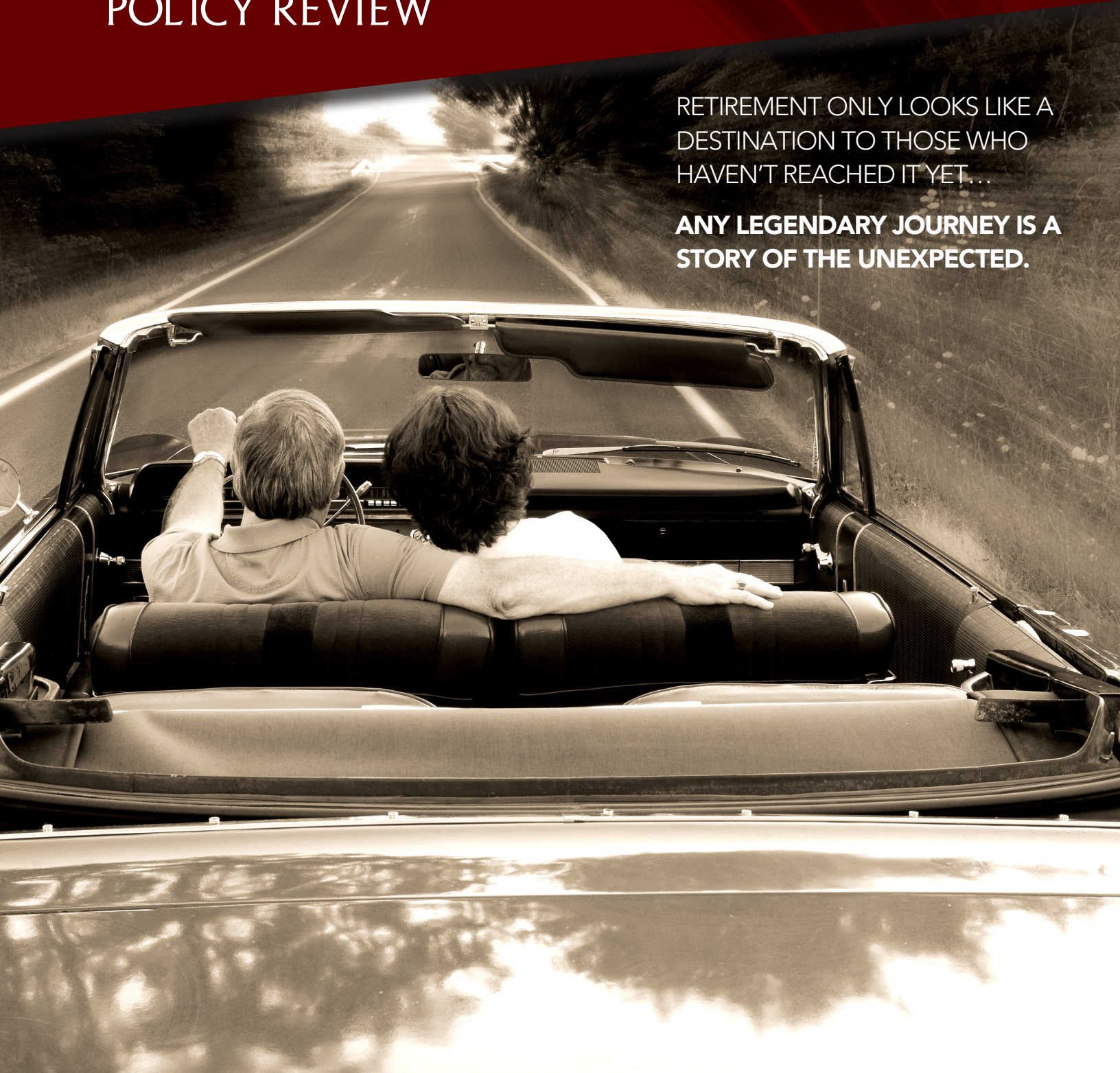


CUSTOM ANNUITY

POLICY REVIEW

RETIREMENT ONLY LOOKS LIKE A
DESTINATION TO THOSE WHO
HAVEN'T REACHED IT YET...

**ANY LEGENDARY JOURNEY IS A
STORY OF THE UNEXPECTED.**



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CUSTOM ANNUITY POLICY REVIEW

Columbus set sail for Asia and instead bumped into an entirely different continent. Magellan originally intended to find a safe trade route to the Spice Islands, but this journey turned into the first circumnavigation of the globe.

Your journey to, and through, retirement will certainly contain the unexpected – and your financial plan needs to be flexible enough to adapt to changing needs.

Every financial tool you have ever used was created to serve a purpose. But since you purchased it, your needs may have changed significantly.

There is no better time than now to re-evaluate where you are currently and determine if your past decisions are still in alignment with your goals.

A Custom Annuity Policy Review can help you view your assets in an entirely new way, and know more about your options.

This evaluation isn't just about making changes – it is about having a real understanding of where you are and what you own.

Just as Magellan learned, any ship is safe in good weather – a vessel's worthiness is tested in rough seas. Do you know how your assets will serve you when times are challenging?

The Process

The first step to evaluating your retirement scenario is to fully understand what you currently own. Simply by collecting your most recent account statements, we can begin to assemble a complete picture.

Secondly, we will look at your financial goals and aspirations.

- *What financial goals have you been working toward the longest?*
- *How do you anticipate your income needs changing in the future?*
- *If there are ways to reduce the risk in your portfolio and still give you the opportunity for growth, would you be open to exploring this?*

Then, I will do some research on your behalf. If it has been a number of years since you purchased a retirement vehicle, it is possible it has undergone some changes.

Finally, I will create a summary of your holdings and the options available within each account. If your financial goals have changed over time, which is only natural, it may make sense to change course.

On your journey through your retirement, adjustments to your course will be necessary. Completing the Custom Annuity Review will give you the information you need for smooth sailing.



There is no such thing as a perfect financial tool. It is important that you make an informed decision based on your unique financial goals and objectives, and understand the product you are considering purchasing.

Annuities are designed to be long-term accumulation or income vehicles. As such, there are typically stipulations within the contract that may limit the amount of money you can access, or when you can access it, without incurring a surrender charge or loss of value. These stipulations will be clearly described within the issuing companies sales literature, or the annuity contract itself.

Also, as opposed to some other types of investments, money withdrawn from an annuity may be subject to penalties if withdrawn prior to age 59 ½, and is commonly taxed at ordinary income tax rates, as opposed to capital gains tax rates. If you have questions about how these rules may impact your individual tax situation, it is best to consult with your tax professional.