



NEWGENERATION
RETIREMENT®



SAMPLE

Meet my team

My team

Valued Producer
Katie Parker
Amy Last
Tom Smith
Beverly Jones

Founder-President
Director of Administration
Executive Assistant
Business Development
Client Events Coordinator

My strategic partner(s)

Katie Ahlers
Thomas Linn
Tom Smith
John Thomas
Elizabeth Jones
Mark Williams
Carole Anderson
John Johnson

Attorney/JD, Ahlers & Associates
Chief Investment Officer, Linn Investments
Senior Portfolio Manager, Smith Investments
Certified Public Accountant (CPA), Thomas Law
Medicare Supplement Specialist, Jones & Assoc.
Reverse Mortgage Lender, Williams & Associates
Legal Secretary, Anderson & Associates
Estate Planning Attorney, Johnson & Associates

Retirement focused, offering:

- IRA/401(k) rollovers
- Asset protection
- Income planning
- Long-term care solutions

Preparing for a new generation of retirement

THREE PRINCIPLES

STEWARDSHIP

TRANSPARENCY

TECHNOLOGY

FIVE-STEP SYSTEM

1

Finding a financial services professional

2

Fact & feeling finding

3

Strategy

4

Solutions & executing

5

Ongoing relationship

Stewardship

- MY principles, processes, relationships
- Reports, taxes, records
- Medical documentation
- Wills, trusts, power of attorney
- Insurance costs and fees
- Account information and values
- YOUR final strategy

Technology



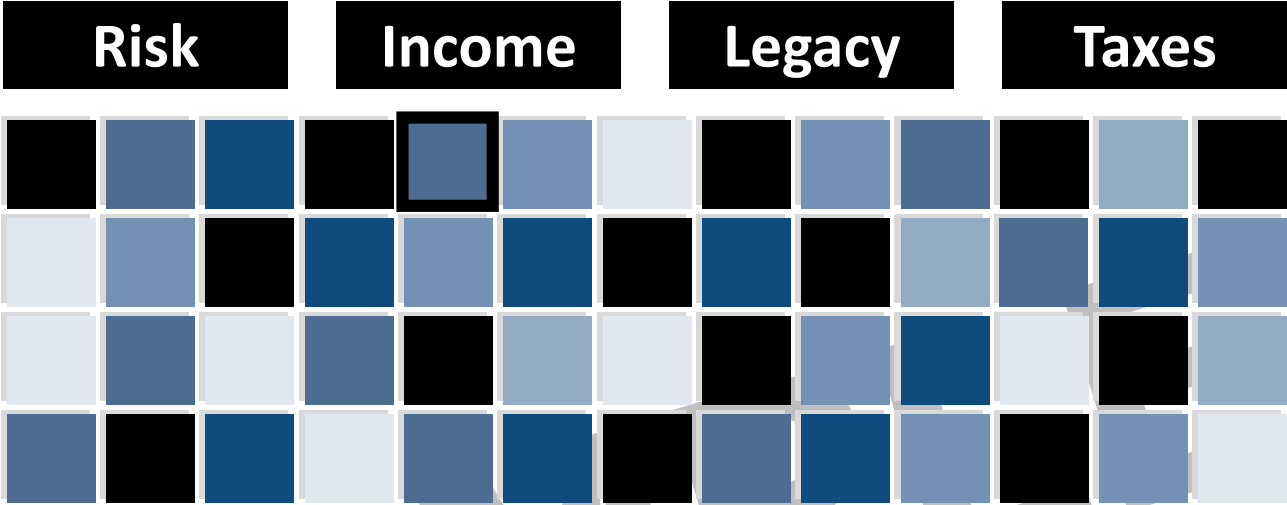
Transparency

You

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Preparing for a new generation of retirement

There are many things that should be considered when making a proper retirement **strategy**. Narrowing the right products and solutions can be based on four main categories:



Earn More

\$ 1.50

- 0.50

Taxed at a 33%
effective rate

\$ 1.00

Save on Taxes

\$ 1.00

\$ 1.00

You can make more money by saving on taxes than you do by making more money!

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Analyzing your risk tolerance

“Know So” Money

Instruments with Less Risk

Checking - Savings - CDs
 Treasuries
 Fixed Annuities
 Money Market
 Social Security Income

“Green Money” has less risk.

This is money that you KNOW will be there.
 There is a minimum guarantee.

“Hope So” Money

Instruments with More Risk

Stocks - Bonds
 Variable Annuities
 Mutual Funds
 REITS

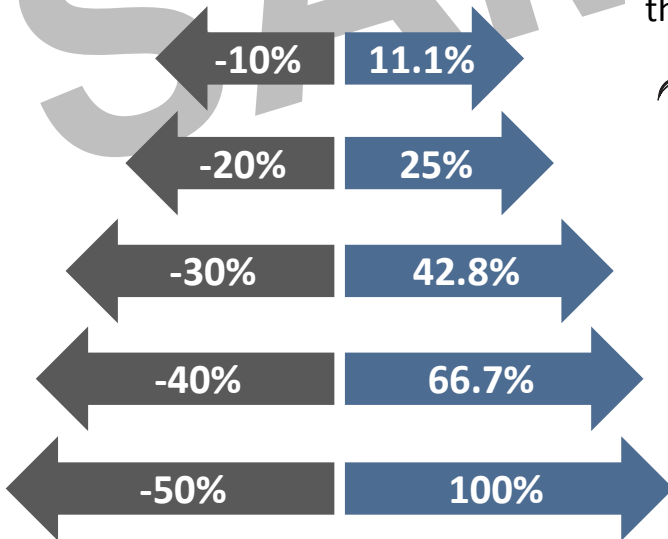
“Red Money” has more risk.

This is money that you HOPE will be there.
 It can go up and down, and may not have a minimum guarantee.

Guarantees are based on the claims paying ability of the issuing insurance company.

If your investments go down by this much: It takes approximately this much to get back to 0% return:

If they lost this much: And recovered at this rate:



| | 3% | 5% | 7% | 9% |
|------|------|------|------|-----|
| -10% | 3.6 | 2.2 | 1.6 | 1.2 |
| -20% | 7.5 | 4.6 | 3.3 | 2.6 |
| -30% | 12.1 | 7.3 | 5.3 | 4.1 |
| -40% | 17.3 | 10.5 | 7.6 | 5.9 |
| -50% | 23.4 | 14.2 | 10.2 | 8.0 |

This is how many years it would take.

Analyzing your risk tolerance

It's all about
YOU:

Goals

Life Stage

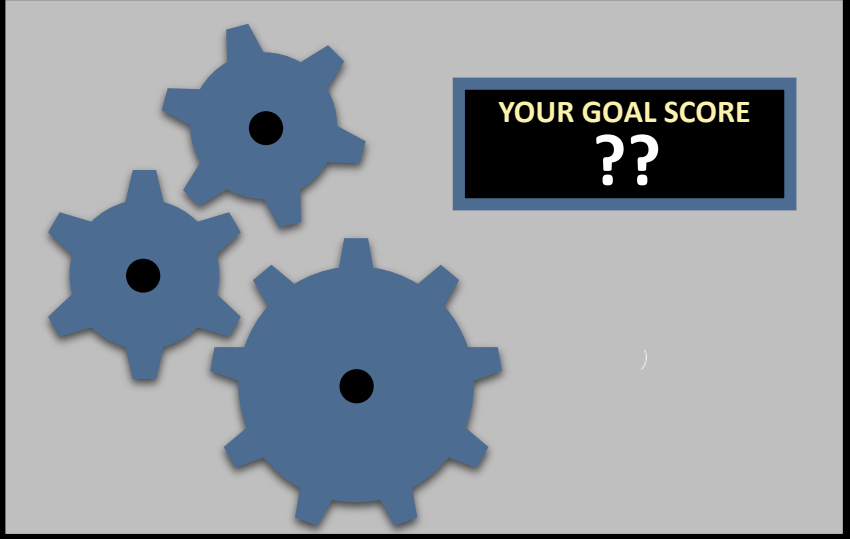
Current Situation

Investment Experience

Planned Income

Attitudes & Values

COLOR OF MONEY RISK ANALYSIS



YOUR CURRENT SCORE

YOUR GOAL SCORE

Are your
assets
aligned?

GREEN MONEY

RED MONEY

Get your score at

www.INSERTURL.com

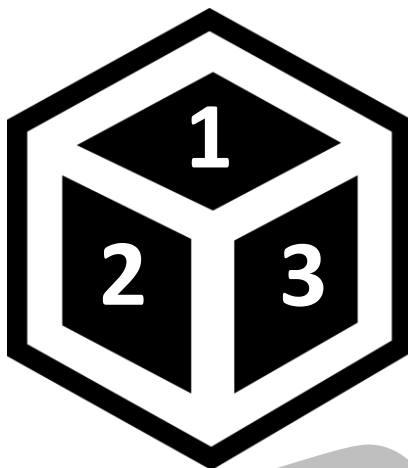
**Money
Question**

If you lost 50 percent in your retirement account, what percentage would you have to gain to recover the losses?

Understanding your Social Security

MANAGE IT LIKE AN ASSET

The maximum Social Security benefit is \$2,788. But the actual average recipient only gets \$1,404.*



A CRITICAL RETIREMENT DECISION

In fact, the difference between the **best** and **worst** Social Security decision could be a significant variance in lifetime benefits!

MAXIMIZING YOUR SOCIAL SECURITY

Every dollar you increase your Social Security income by means one less dollar you have to take from your nest egg to supplement your income.

*<https://www.ssa.gov/news/press/factsheets/colafacts2018.pdf>

Full Retirement Age (FRA)

Your Full Retirement Age (FRA) is dictated by your year of birth.

FRA is the age at which you can receive your full monthly benefit.

| Year of Birth | Full Retirement Age |
|-----------------|---------------------|
| 1937 or earlier | 65 |
| 1938 | 65 and 2 months |
| 1939 | 65 and 4 months |
| 1940 | 65 and 6 months |
| 1941 | 65 and 8 months |
| 1942 | 65 and 10 months |
| 1943-1954 | 66 |
| 1955 | 66 and 2 months |
| 1956 | 66 and 4 months |
| 1957 | 66 and 6 months |
| 1958 | 66 and 8 months |
| 1959 | 66 and 10 months |
| 1960 and later | 67 |

Primary Insurance Amount (PIA)

The factor changes each month you wait.

Between age 62 and 70, there are **96** months in which you could file for benefits. Each would result in a **different** benefit amount.

| Filing Age | Factor | Monthly Income |
|------------|--------|----------------|
| 62 | 75.0% | \$750 |
| 63 | 80.0% | \$800 |
| 64 | 86.7% | \$867 |
| 65 | 93.3% | \$933 |
| 66 | 100.0% | \$1,000 |
| 67 | 108.0% | \$1,080 |
| 68 | 116.0% | \$1,160 |
| 69 | 124.0% | \$1,240 |
| 70 | 132.0% | \$1,320 |

www.ssa.gov/OACT/ProgData/ar_drc.html

www.socialsecurity.gov/pubs/ageincrease.htm

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Three income gap dangers

Income goal:
\$100,000 per year,
pre-tax

Asset for income:
\$750,000 IRA
available to generate
income at a
projected 6%

Three aspects of your retirement could be impacted by an income gap if you don't have a proper strategy in place.

1. The IRA will be spent down more rapidly.
2. Taxes are due on the IRA withdrawals.
3. More Social Security becomes taxable.

-\$367,765

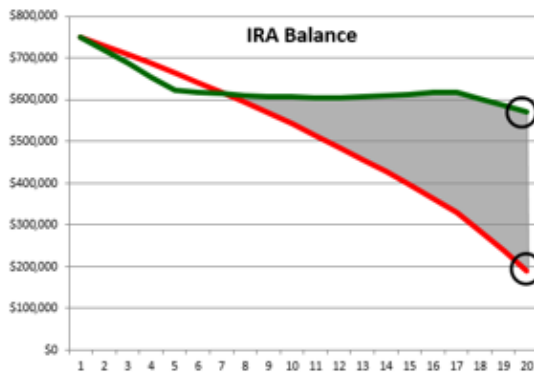
Potential IRA value and
growth lost ...

-\$58,049

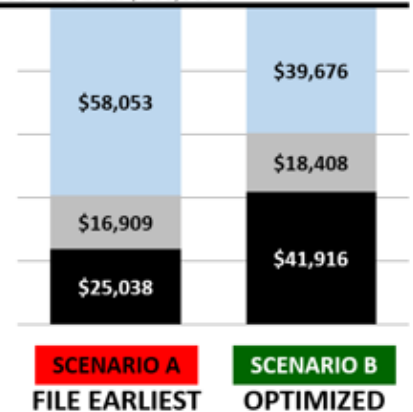
Potential lost to
taxation ...

Total potential lost

-\$425,814



INCOME GOAL: \$100,000



... because Social Security
benefits weren't **OPTIMIZED!**

**Money
Question**

What year did the first person receive Social Security?

- A. 1940
- B. 1948
- C. 1931
- D. 1924

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This illustration represents a hypothetical situation and is for informational purposes only. <http://www.ssa.gov/history/1940.html>

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YOUR LOGO HERE

Creating retirement income

PREDICTABILITY

How resilient will your income be to market fluctuations?

\$500,000

Purpose: Accumulation

| Year | INVESTMENT A | | INVESTMENT B | |
|------|--------------|------------------|--------------|------------------|
| | Return | Value | Return | Value |
| 0 | | 500,000 | | 500,000 |
| 1 | 33% | 665,000 | -28% | 360,000 |
| 2 | -5% | 631,750 | -3% | 349,200 |
| 3 | 32% | 833,910 | 18% | 412,056 |
| 4 | 6% | 883,945 | -2% | 403,815 |
| 5 | 12% | 990,018 | 13% | 456,311 |
| 6 | -2% | 970,218 | 27% | 579,515 |
| 7 | 36% | 1,319,496 | -24% | 440,431 |
| 8 | 21% | 1,596,590 | -8% | 405,197 |
| 9 | 34% | 2,139,431 | -12% | 356,573 |
| 10 | 37% | 2,931,020 | 23% | 438,585 |
| 11 | 23% | 3,605,155 | 37% | 600,861 |
| 12 | -12% | 3,172,536 | 34% | 805,154 |
| 13 | -8% | 2,918,733 | 21% | 974,237 |
| 14 | -24% | 2,218,237 | 36% | 1,324,962 |
| 15 | 27% | 2,817,161 | -2% | 1,298,462 |
| 16 | 13% | 3,183,392 | 12% | 1,454,278 |
| 17 | -2% | 3,119,724 | 6% | 1,541,535 |
| 18 | 18% | 3,681,275 | 32% | 2,034,826 |
| 19 | -3% | 3,570,837 | -5% | 1,933,084 |
| 20 | -28% | 2,571,002 | 33% | 2,571,002 |

While you are accumulating, the sequence of returns doesn't matter.

\$500,000

Purpose: Income

\$25,000 annually, 3% annual increase

| Year | INVESTMENT A | | INVESTMENT B | |
|------|--------------|------------------|--------------|-----------------|
| | Return | Value | Return | Value |
| 0 | | 500,000 | | 500,000 |
| 1 | 33% | 635,875 | -28% | 338,500 |
| 2 | -5% | 578,975 | -3% | 302,981 |
| 3 | 32% | 733,481 | 18% | 328,608 |
| 4 | 6% | 749,352 | -2% | 294,991 |
| 5 | 12% | 809,448 | 13% | 303,373 |
| 6 | -2% | 764,567 | 27% | 352,390 |
| 7 | 36% | 1,004,587 | -24% | 241,547 |
| 8 | 21% | 1,181,575 | -8% | 192,706 |
| 9 | 34% | 1,546,257 | -12% | 139,812 |
| 10 | 37% | 2,079,719 | 23% | 135,599 |
| 11 | 23% | 2,520,592 | 37% | 145,957 |
| 12 | -12% | 2,185,592 | 34% | 155,093 |
| 13 | -8% | 1,976,526 | 21% | 148,276 |
| 14 | -24% | 1,469,852 | 36% | 158,334 |
| 15 | 27% | 1,823,793 | -2% | 117,731 |
| 16 | 13% | 2,019,405 | 12% | 90,572 |
| 17 | -2% | 1,939,300 | 6% | 54,685 |
| 18 | 18% | 2,243,334 | 32% | 24,252 |
| 19 | -3% | 2,134,112 | -5% | (18,457) |
| 20 | -28% | 1,498,860 | 33% | (75,619) |

When you take income, the sequence of returns can have a significant impact!

Will your retirement income be subject to the **SEQUENCE OF RETURNS?**

These figures are hypothetical, for illustrative purposes only, and look at the effect the sequence of returns can have on your investment values over a long period of time. When you are withdrawing money from an investment, your results can be affected by the sequence of returns even when average return remains the same, due to the compounding effect on the annual account balances and annual withdrawals. This illustration assumes a hypothetical initial investment balance of \$500,000, annual withdrawals of \$25,000 taken mid-year and adjusted annually by 3 percent for inflation, and the hypothetical rate of return as noted in the table.

Creating retirement income

LONGEVITY

Will your income be enough to satisfy your lifetime needs?

| If you live to: | On average, you will live to: | | Your retirement will last this long: | |
|-----------------|-------------------------------|--------|--------------------------------------|--------|
| | Male | Female | Male | Female |
| 55 | 80 | 84 | 15 | 19 |
| 60 | 81 | 84 | 16 | 19 |
| 65 | 83 | 85 | 18 | 20 |
| 70 | 84 | 86 | 19 | 21 |
| 75 | 86 | 88 | 21 | 23 |
| 80 | 88 | 90 | 23 | 25 |
| 85 | 91 | 92 | 26 | 27 |
| 90 | 94 | 95 | 29 | 30 |
| 95 | 98 | 98 | 33 | 33 |
| 100 | 102 | 102 | 37 | 37 |

<http://www.ssa.gov/oact/STATS/table4c6.html>

EFFICIENCY

How many of your assets need to be earmarked for income?

In 1994, a study with Morningstar Inc. identified a withdrawal rate of 4 percent as being optimal to last through 30 years of retirement, without running out of money.

In 2013, Morningstar Inc. revised the estimate to 2.8 percent due to:

- Volatile markets
- Low interest rate environment
- Fees
- A more conservative mix of stocks and bonds

A more EFFICIENT income strategy can provide the same income stream with less dedicated assets.

IF YOU NEED \$30,000 OF ANNUAL INCOME:

Using the "current" 2.8% rule:

\$1,071,429

Using the old 4% rule:

\$750,000

Using a fixed indexed annuity:

\$555,556

With guaranteed* lifetime income.

*Guarantees are based on claims-paying ability of the carrier. Based on a hypothetical fixed indexed annuity and not a specific product. Fixed indexed annuities are designed to meet long-term needs for retirement income, and may provide guarantees against loss of principal and credited interest. Early withdrawals from an annuity may result in loss of principal and credited interest due to surrender charges.

<https://corporate.morningstar.com/us/documents/targetmaturity/LowBondYieldsWithdrawalRates.pdf>

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Creating retirement income

EFFICIENCY

Required minimum distributions (RMD)

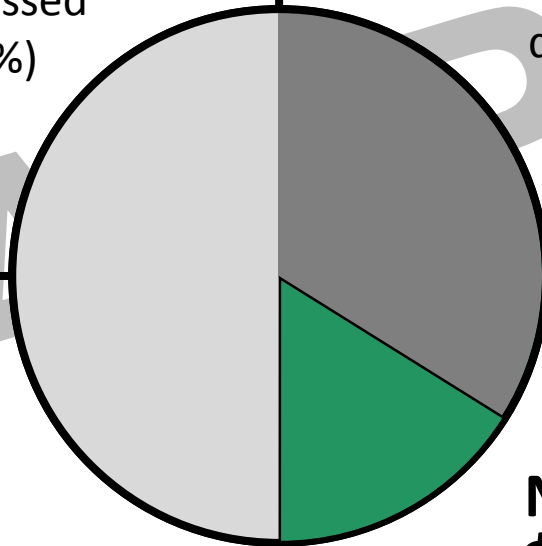
Missed RMD: **\$15,000**

\$7,500 lost in taxes

Excise Tax on missed distribution (50%)

\$4,500 lost in taxes

Income Tax on distribution (30%*)



**Net Distribution
\$3,000**

80% belongs to the IRS because you don't have a formal and EFFICIENT distribution plan!

Money Question

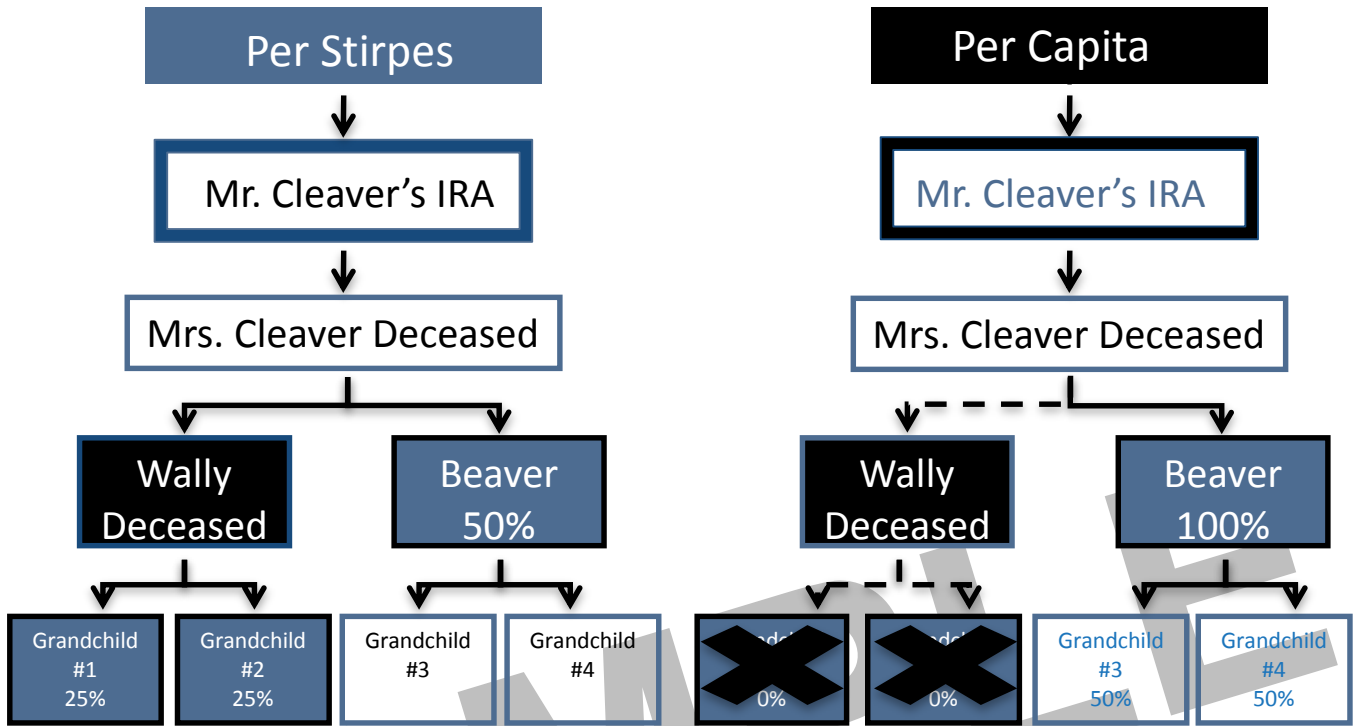
In 2010, what percentage of Americans postponed their retirement for at least one year?

- A. 3%
- B. 8%
- C. 11%
- D. 24%

Employee Benefit Research Institute, 2012. This illustration represents a hypothetical situation and is for informational purposes only. * Effective tax rate

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Choosing your legacy



“OLD” Way

Immediate distribution by beneficiaries

IRA is liquidated and distributed on death in a lump sum. Taxes paid, and the money goes directly to the beneficiaries.

BENEFITS:

- Immediate access to lump sum

“NEW” Way

“Stretch” IRA distribution

IRA is divided for each beneficiary, who then take distributions over their respective life expectancies.

BENEFITS:

- Potential tax deferred growth
- Income taxes on distributions only
- Lifetime income provided to beneficiaries

Money Question

As of 2013, beneficiaries in the U.S. had how much in unclaimed cash and benefits from their loved ones?

- \$100 million
- \$5 billion
- \$35 billion
- \$58 billion

Helping to minimize your taxes

Once you reach retirement, you quit earning income. So, your savings on taxes during the distribution or income planning phase is critical.

Earn More

\$ 1.50
- 0.50 Taxed at a 33% effective rate

\$ 1.00

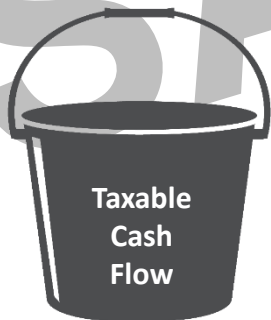
Save on Taxes

\$ 1.00

\$ 1.00

You can make more money by saving on taxes than you do by making more money!

Tax Buckets



Plan for efficient **tax diversification** and **potentially maximize** your after-tax dollars during your distribution years.

Money Question

Approximately how many people typically file amended returns?

- A. \$1.1 million
- B. \$3.7 million
- C. \$7.8 million
- D. \$15 million

Using technology to manage your financial life

Generational Vault® Services



Online account information
Daily account updates
Account tracking and alerts
Advanced reports and analysis
Online document storage
Retirement education



YOUR ACCOUNTS
stored online

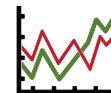
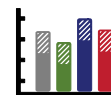
VALUES
synced daily

**INTERACTIVE
REPORTING TOOLS**
quickly see where you stand

Annuities

Investments

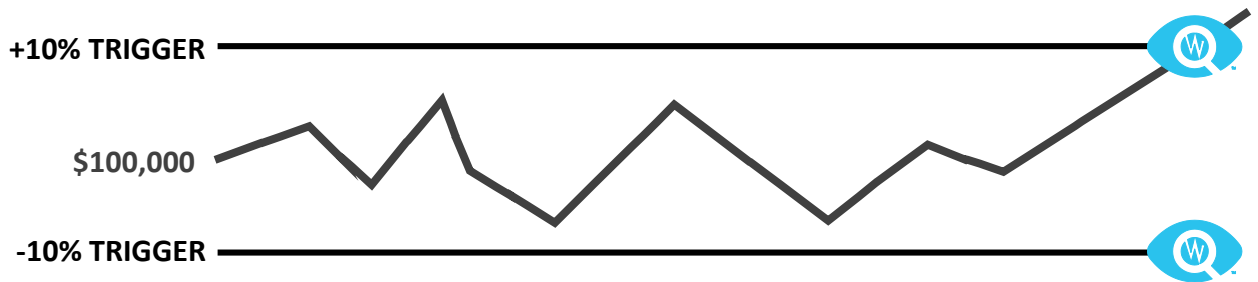
Life Insurance



Using technology to manage your financial life

Wealth Watch

Who is watching your insurance accounts every day?



Wealth Watch® monitors your overnight account values and immediately alerts me if any of your values cross a threshold.

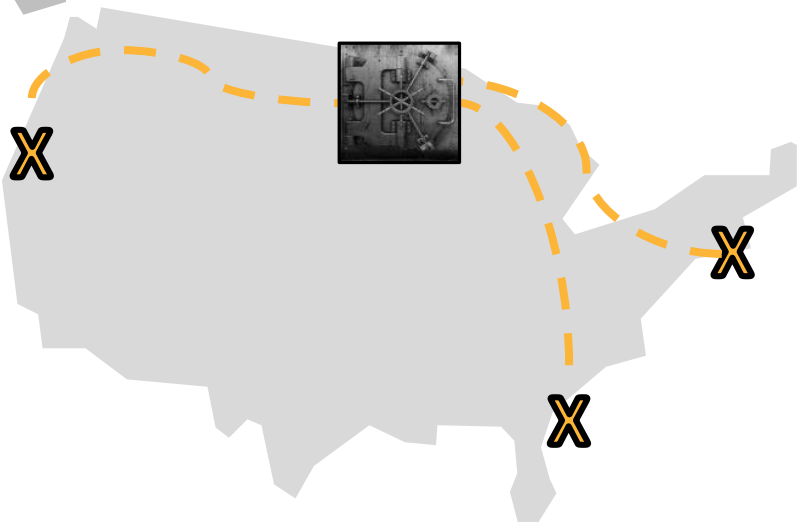


Document Center

Your important information ...

... where and when you need it.

- Investment statements
- Insurance policies
- Tax information
- Wills and trusts
- Medical information and directives
- Powers of attorney
- Private folder just for you



**Money
Question**

What percentage of baby boomers use online banking services at least once a week?

- A. 71%
- B. 5%
- C. 35%
- D. 58%

Next step

Schedule a **COMPLIMENTARY**, no-obligation, one-hour consultation to receive your **second opinion!** There is no time like the present to get a second opinion on your retirement.



One decision can **IMPACT** your retirement by tens of thousands of dollars!

Our commitment to you ...

- Our work together will be based on your needs and your values.
- We will hold your information in the strictest confidence.
- We build financial futures because of what we do and create relationships because of who we are.

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Directions to our office



Address:

From the east

From the west

From the north

From the south

Thank you for attending our “New Generation Retirement” workshop. This could be one of the most important steps to secure your retirement and create a financial structure to stand the test of time!

Your next step is to schedule a complimentary consultation. Our first meeting is to simply gather information and review your financial situation and concerns about your income plan and Social Security. Our goal is to examine the key aspects of retirement and help provide you with a retirement strategy.

Please bring the following information with you to our first meeting:

- Social Security statement
- All insurance policies
- Last year’s tax return

All information is kept STRICTLY CONFIDENTIAL. After our first meeting, we will prepare a personalized summary with recommendations based on your unique goals.

I look forward to forming a long-term relationship based on trust and mutual respect.

DISCLAIMER

This is general information made available to the public. It is not intended to provide specific advice or to take the place of a personal consultation. This information should be considered only as one of many resources to assist in developing a retirement plan. It is the sole responsibility of the reader to conduct his or her own due diligence before taking action.

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