Solving your clients’ needs
Building An Effective Retirement Income Strategy
## Clients' needs change in retirement

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<th>Saving for retirement</th>
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With new needs come new risks

- Longevity
- Withdrawal Strategy
- Market
- Inflation
- Health Care
- Unforeseen Events
No individual product can address all the risks

How risks are addressed among products

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Directly addresses risks
Partially addresses risks
Does not address risks
Yet Customer Goals are Straightforward

- Income
- Liquidity
- Health Care
- Legacy

Guarantees are based upon the claims-paying ability of the issuing company.
The new model must manage competing objectives

➤ Guarantee income*
  Security to cover essential expenses with greater efficiency and accessibility

➤ Maintain flexibility & liquidity
  Ability to make adjustments as clients’ needs change

➤ Grow & preserve wealth
  Opportunity to grow more wealth to cover lifestyle expenses, health care, unforeseen events and wealth transfer

➤ The result
  Secure guaranteed income to cover essential expenses and provide clients with the stability to invest for growth

*Guarantees are based upon the claims-paying ability of the issuing company.
Current model: Reallocate traditional asset classes

Subject to market volatility

Assets

$  

Income

65 75 85 95

AGE

Unexpected Expenses/Wealth Transfer

Lifestyle Expenses

Essential Expenses

Social Security/Pensions

Other Income

Essential Expenses

Lifestyle Expenses

Unexpected Expenses/Wealth Transfer

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Add income annuity as a new type of asset class
Creates security and stability

Guarantees are based upon the claims-paying ability of the issuing company.

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Guarantees of income payment are based on the claims-paying ability of the issuing company.