

Don't Worry Retire Happy

The secret to retiring happy
without the worries.



ANNUITY
ARCHITECTS
SINCE 1985

80% of Americans are nervous about retirement

73% of Americans are concerned about not having a lifetime income

71% of Americans are concerned about the risk of a financial surprise



Are you certain that you have enough money to safely retire?

Are you confident that your retirement savings are securely protected from stock market downturns? These are the types of questions that we'll be addressing in this concise retirement report.

We will also address the following problems that are widespread and suffocating many people facing retirement:

- ◆ The possibility of outliving their money due to longer life expectancy. Which is a good thing, but most don't have pensions and are concerned about running out of money or not having it last long enough.
- ◆ Stock market volatility and looming market downturns may cause many to lose their retirement savings. This is a real problem and has many people paralyzed and fearful.
- ◆ Many people don't have a plan with guarantees that they can count on. Many times it's just a promise from a broker that everything should work out if the market stays good (that's called hope, not a plan).

Ensuring a happy and worry-free retirement means you NEVER have to worry about outliving your money or losing your money in a market downturn.

With retirements that can last 20 or more years today, ensuring that you have enough income to last for the long haul is essential! You also need a proven way to securely protect your money from any looming market downturns.

When talking about retirement, it only seems natural to discuss savings and income. After all, that is what will get you "where you want to go" in terms of being able to pay your living expenses, and hopefully a little extra so that you can enjoy all that retirement has to offer.

But there is another element that people rarely talk about when planning for retirement - even though it can make a tremendous difference - it's what we here at Annuity Architects call the Retirement "Happy Factor".

You've Worked Hard And Saved Your Entire Life.



And now it's time to enjoy the fruits of your labor!

You've spent your whole life building your retirement nest egg, taking a portion out of your paycheck each month to save and invest for your retirement. And you have probably done a pretty good job of it and feel good about the accomplishment and about the amount you have saved.

This nest egg is going to allow you to live the retirement that you have envisioned. Whether you enjoy golfing, traveling to visit friends and family, or going out to nice dinners - you deserve to be able to experience the freedom that retirement has to offer without any financial burdens. Whatever your dream is, it's now possible.

We have a saying here at Annuity Architects regarding this retirement nest egg you've built. It's a sports analogy, and we think it resonates with almost everyone:

“
You've won the game, now just don't lose it!
”





One of the biggest mistakes we see retirees make is keeping too much at risk in the stock market; 2008 wasn't that long ago. The market fell by over 46%. Most people lost a lot of money and dreams were crushed.

Remember that feeling of loss and dreams and dollars disappearing?

How much of your nest egg are you willing to lose when we have the next downturn? If you don't do something about it, your retirement may be fret with financial worries and concerns.

Many of the people who have ignored this "unpopular" advice have been forced to extend their working years and delay their retirement. While others who have already retired have had to closely monitor their spending habits in retirement and put off family trips or continue driving the old worn out car. That's why we are so passionate about helping people explore alternatives to the stock market. We strongly believe that people who are retired or approaching retirement should have a portion of their money in protected investment vehicles.

Granted each person's amount is different, but do you know how much you're willing to lose if there's a market downturn?

It's a simple fact - the market goes up and down, and it's not predictable. Unfortunately, Wall Street has led people to believe the best and only place for retirement savings is in the stock market - and that couldn't be further from the truth!

Recently the stock market has been trading at an all-time high and we've had a number of good years. But there are some signs of economic headwinds that may signal a return of volatility at best and may even lead to some severe market losses. Unforeseen stock market volatility poses a glaring concern when you are approaching retirement or are already retired.





In fact, the only constant in the market lately is volatility. And, while many investors are aware that the record-breaking highs can't go on forever, it's impossible to find that fine line between when to get out safely and when you might lose out on future gains.

In order to address these concerns, you need alternatives to the market that adequately protect your money throughout your retirement from any looming market downturns. You need to have certainty during your retirement that market downturns won't change or redirect your retirement dreams. If you're concerned about market volatility affecting your nest egg, then there are certain annuities that can give you the opportunity to grow your assets while protecting your money from market downturns. Looking at a graph of the Dow Jones or S&P 500 returns over the past several years may appear more like a roller coaster at an amusement park - and the uncertainty may also cause you to similarly scream.



If you're stressed out about how the markets are performing during your retirement, you won't spend freely because you may be concerned about every dollar that you spend.

You shouldn't have to worry about going back to work to make more money or being forced to downsize your lifestyle during retirement.

The last thing you want to tell your spouse is: **"Honey, we need to cut back on our spending!"** Several years ago, the Wall Street Journal conducted a study, and they discovered something very interesting. What they found is that those who are surrounded by their family and friends - and who also have a guaranteed paycheck coming in every month for the rest of their lives - are much happier than those who do not possess these things.



Here's something else that is even more interesting. Those individuals who have a guaranteed income for life also live longer than people who don't.

Time Magazine came up with the same conclusion that a lifetime income stream was the key to retirement happiness.

TIME
RETIREMENT
Lifetime Income Stream Key to Retirement Happiness
A new study in a land of grumps reveals that retirees with a guaranteed lifetime income stream can find true happiness.
By Dan Kadlec @dankadlec | July 30, 2012
"...securing at least a base level of lifetime income should be every retiree's priority—at least if they want to live happily ever after."

Now, why is that?

One reason could very well be that because these individuals are assured that they have a set income for life and that they have ensured that certain living expenses will be paid for each and every month going forward, they have alleviated a great deal of stress from their lives. In doing so, they have in turn eliminated many potential illnesses that are brought about by stress and worry.



How to Rid Yourself of the #1 Worry That Retirees Have Today



Despite having ample retirement savings, many people are still concerned about outliving their money and are faced with downsizing their lifestyle during retirement.

Today, it is a fact that the number one worry of retirees is that of running out of money. Whether it is due to poor market conditions, historically low-interest rates, not saving enough over time, or a combination of all - people today are extremely stressed about running out of retirement income before they run out of time.





Whatever Happened to Happily Ever After? Retirement Used to Be a Promise!

In the past, retirees could typically rely on the ongoing income from Social Security and an employer-paid pension. Their employer held a little going-away party, presented them with a shiny gold watch, and gave them a guaranteed paycheck for life in the form of a nice pension to keep them comfortable during retirement and allow them to live happily ever after - just like the fairy tales of old. Unfortunately, many companies have done away with pension plans today, leaving the responsibility of saving enough for retirement mostly up to the employee.

And, while income from Social Security still makes up a sizeable income staple for many retirees, this cash flow source only makes up for about 40 percent of the average wage earner's pre-retirement income.

Here's the brutal truth for many people facing retirement:

- ◆ They don't have pensions and are concerned about running out of money.
- ◆ They are concerned about stock market volatility and outside economic forces affecting their retirement.
- ◆ They are disappointed with the current performance of their investments.
- ◆ They are worried about rising inflation, taxes, and future health care costs.
- ◆ They're tired and fed up with all the conflicting investment advice.



Because of these glaring concerns, people are considering annuities now more than ever before because of the following reasons:

- ◆ They don't have a pension.
- ◆ They want to avoid running out of money.
- ◆ They want their money protected from stock market volatility.

Let's face it, in order to retire with confidence, you need predictable, guaranteed lifetime income to cover your basic living expenses throughout your entire retirement - while keeping your money secure from the next market downturn.

While others are glued to their cellphones monitoring the stock market, smart investors are living life to the fullest, free of financial concerns because they have achieved the Happy Factor.

So How Can You Be Sure To Achieve Your Happy Factor In Retirement?



Fortunately, you have much more control over creating predictable income during retirement than you may think. Today, many of the big insurance companies are offering “modern” annuities, which can provide you with a guaranteed lifetime income option.



By choosing this annuity payout option, you will be able to receive a guaranteed income for the remainder of your life - regardless of how long that may be. Many annuities will also offer an option for a joint income recipient. This means that your spouse or another individual of your choice can also receive a guaranteed lifetime income for the remainder of his or her life, too.

How To Get Started With Creating Your Lifetime Happiness



There are a number of ways that annuities can be set up and funded . Deposits may be made as a one-time lump sum either using cash from a checking or savings account or by “rolling over” funds from an IRA, 401(k), or other retirement account.

Alternatively, you may also choose to make a series of regular, smaller deposits over time. Annuities also provide you with numerous tax advantages, as well.

If the thought of outliving your retirement income makes you somewhat uncomfortable, an annuity could be a solution for creating long-term income security - along with the happiness that goes along with knowing that your expenses will be paid for the long term, no matter how long into the future your retirement takes you.

The next part of this process is determining how much income you will need. To figure that out we need to calculate what’s called your “Income Gap”.

When you are considering an annuity for income, we must first look at what other sources of income you have coming in. For this example, lets look at it on a monthly basis.

- ◆ Now, most people receive Social Security. Let’s say that you’re getting \$2,000 a month and your spouse is also getting Social Security at \$1,000 a month.
- ◆ Your spouse also has a pension that’s \$2,000 a month, so if we add up your retirement income it’s going to be about \$5,000 a month.



We would then ask you how much you think you would need each month to cover your core living expenses or how much income you would like coming in each month.

For this example let's say you would like **\$7,000** to show up in your bank account on the first of every month.

Well, the difference between the **\$5,000** you have already coming in and the **\$7,000** that you want is called the income gap.

So right now your income gap is **\$2,000** a month as illustrated below.

Your Social Security	\$2,000
Your Spouse's Social Security	\$1,000
Spouse's Pension	\$2,000
Total Monthly Income	\$5,000
Monthly Living Expenses	\$7,000
Income Gap	\$2,000

Now, what's used to fill that income gap? We believe, backed by math, science, and experience, that an annuity may be the best investment vehicle to fill that income gap.

We know it's not stocks, we know it's not bonds. While those can be good investments, they do not provide guaranteed income for life. What people are really looking for in retirement income is peace of mind.

You want to know that this **\$7,000** is guaranteed to show up in your bank account on the first of every month regardless of a good economy or a poor economy.

That's why an annuity may fit best in the "Income Gap."



Keep in mind that annuities are not one-size-fits-all! There are some annuities that are better at income now, some annuities that are better at income later and there are other annuities that have no income at all but are better at safe growth. Furthermore, annuities are NOT for everyone!

Annuities can be complex, confusing, and very expensive when used incorrectly. But when used properly, annuities may provide guaranteed income-for-life that can help you secure your dream retirement lifestyle.

Some Closing Thoughts

We hope this report helps you better understand how modern annuities may help you achieve the Retirement Happy Factor. Rates are always changing, so it's important to talk with an expert who is up to date on the best annuities and their rates. They can explain the differences and compare one against the other so you can choose the best one for you.

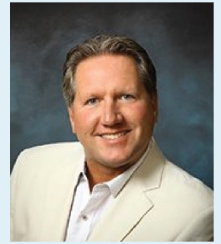
Insurance companies are always competing to gain your business.

You must compare and contrast them against each other to determine which ones are offering better benefits for you. It may mean more money in your pocket!

This is an important part because we want that extra money to go in your pocket instead of the insurance company's pocket.

A Special Message From Our Founder

Steven R. DeJohn
Founder & Managing Partner



Everyone has a different path to their retirement happiness, and we're here to help you find yours. We believe in the power of technology and ethics to help people make smart choices with annuities. My company investigates annuities so you don't have to.

We specialize in helping Americans financially prepare for retirement with the proper use of annuities. We use technology to evaluate hundreds of annuities of all shapes and sizes, from top-rated insurance carriers. We have sold over 5 billion dollars with Annuities since 1985 helping hundreds of thousands of consumers nationwide.

We believe that technology can do some things better than humans. We use software to better evaluate the top annuities that offer the highest guaranteed income and benefits. This is why our technology-driven approach can help you find the best annuity and even determine if an annuity is right for you in the first place.

We've reinvented the process of evaluating annuities to put the power in your hands.

Our licensed annuity professionals are independent and not captive or beholden to any one particular insurance company. We don't pretend that annuities can be all things to all people - because that isn't the truth. We offer our annuity guidance and unbiased recommendations through what we call a "Discovery Session".

A Discovery Session is a confidential 30-minute phone conversation with one of our licensed annuity specialists that will show you how to reach your retirement goals, protect your assets - and do so with the lowest cost and the least amount of risk.

If you have any questions or concerns regarding your retirement finances, feel free to reach out by calling us at (630) 703-7000 or visit our website at www.AnnuityArchitects.com.

The smart way to get
honest annuity guidance!



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