LOOK INSIDE

Don't Leave Your Retirement Up to Chance!

See how you can have more peace of mind. Details inside!

SAFEMONEY.com

SAFEMONEY.com

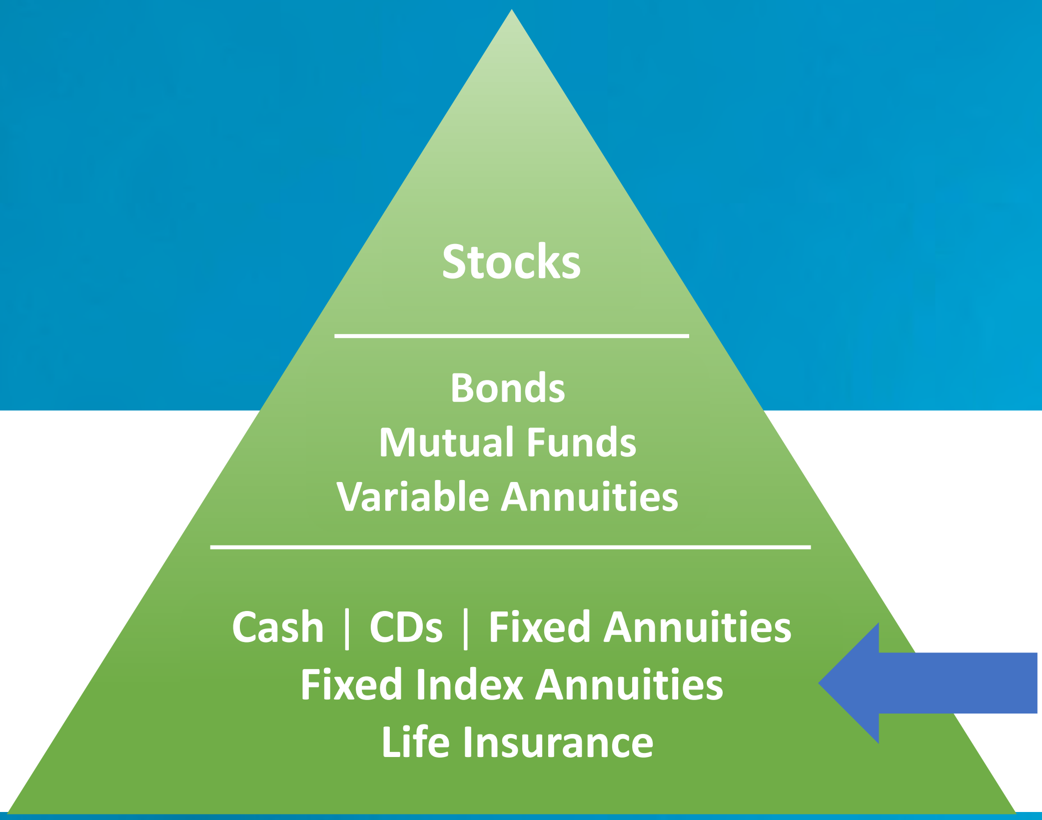
Retirement Made Safe

877.476.9723

Can You Afford to Gamble With Your Retirement?

You Need a Strong Foundation First

Example of a Strong Foundation First



SAFEMONEY.com

When Does 30+43=0?

When it involves placing your hard-earned money directly into the market.

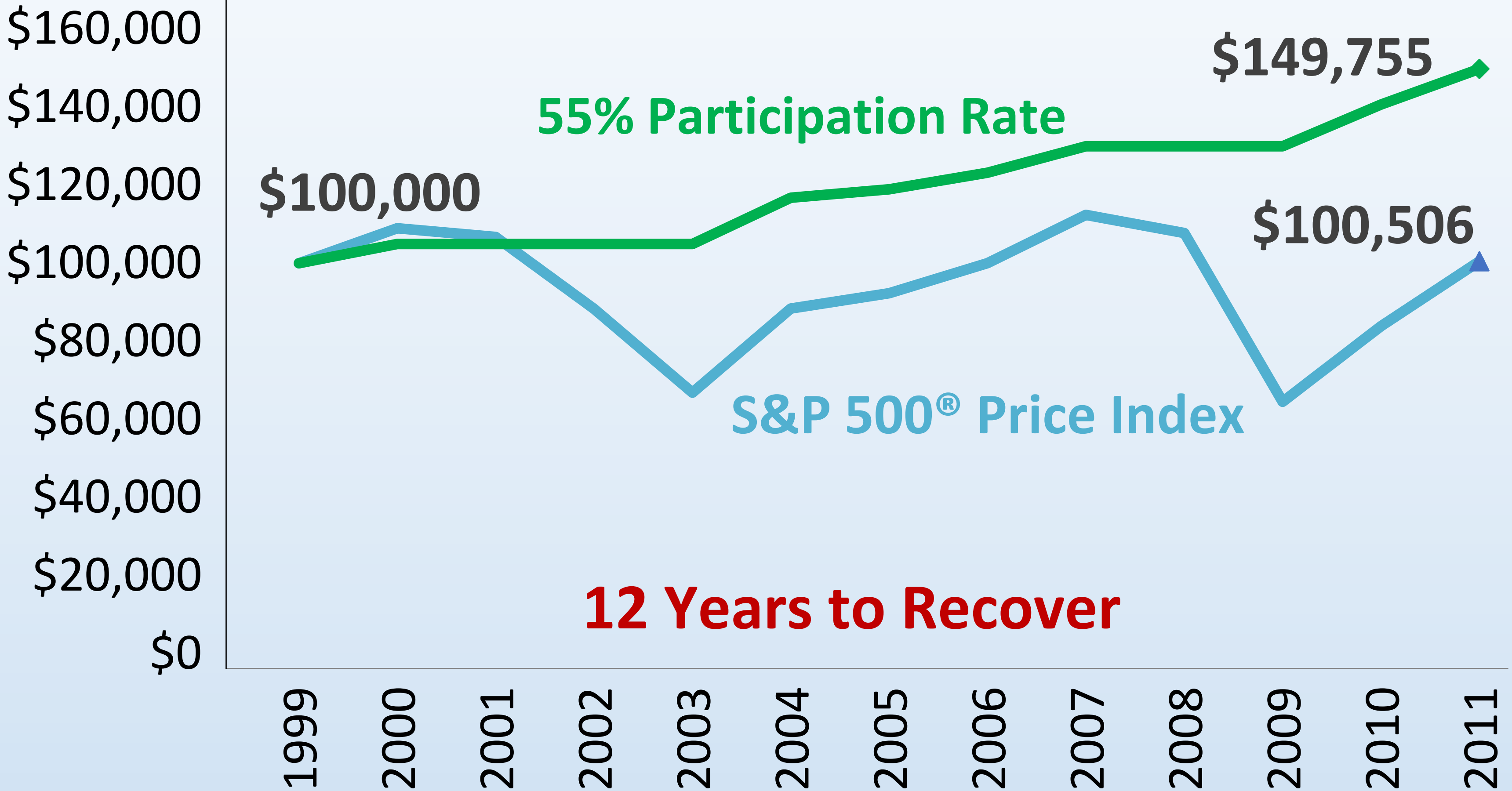
If, during the first year, you **LOST 30%** it would take a **43% rebound** the next year to get back to where you started.

SAFEMONEY.com

What is Your Risk Tolerance?

As we move into retirement, preserving lifelong accumulated wealth, protecting principal, and collecting income become top priorities.

The Value of Safe Money Protection in the Great Recession



This hypothetical concept is for educational purposes only. Participation rates on an annuity may change yearly. Assumes a $100,000 premium, a 55-percent participation rate, and no withdrawals or no surrenders. Charges will apply with surrender. Uses an annual point-to-point crediting strategy and year-end anniversary dates for index values. A fixed index annuity was not available until 1995. Past performance does not indicate future results. Interest earned by an annuity does not include dividends.

Product Features

Feature	Stocks	Mutual Funds	Variable Annuities	Bonds	Fixed Annuities	Index Annuities
Tax Deferral	NO	NO	Yes	NO	Yes	Yes
Premium Bonus	NO	NO	NO	NO	Yes	Yes
Guaranteed Lifetime Income	NO	NO	Yes	NO	Yes	Yes
Minimum Interest Guarantee	NO	NO	NO	NO	Yes	Yes
Dividends	Yes	Yes	Yes	NO	NO	NO
Surrender Charges	NO	Yes	Yes	NO	Yes	Yes
Death Benefit	NO	NO	Yes	NO	Yes	Yes
Market Risk	Yes	Yes	Yes	Yes	NO	NO
Avoid Probate	NO	NO	Yes	NO	Yes	Yes

Note: This does not represent funds in qualified accounts such as IRAs. For feature understanding purposes only.

SAFEMONEY.com

One Rule Worth Knowing:
The Rule of 72
to Double Your Money

The **"Rule of 72"** estimates how long it takes **tax-deferred** money to double given an anticipated growth rate. Simply divide 72 by the anticipated growth rate to determine the number of years. For example, tax-deferred money growing at 5% would double in approximately 14 years (see table).

Growth Rate	Rule of 72 (Tax Deferred)*
2%	36 years
3%	24 years
4%	18 years
5%	14 years
6%	12 years
7%	10 years
8%	9 years
	Once money is withdrawn from a tax-deferred vehicle, it is taxable.

Another Rule Worth Knowing:
The Rule of 108
to Double Your Money

The other rule worth considering is the **"Rule of 108."** This estimates the time needed for **taxable money** to double, assuming an anticipated growth rate. Taxable money will double in approximately 22 years at a 5% growth rate.

Growth Rate	Rule of 108 (Taxable at 33%)*
2%	54 years
3%	36 years
4%	27 years
5%	22 years
6%	18 years
7%	16 years
8%	14 years
	Once money is withdrawn from a tax-deferred vehicle, it is taxable.

SAFEMONEY.com

The Rule of 100

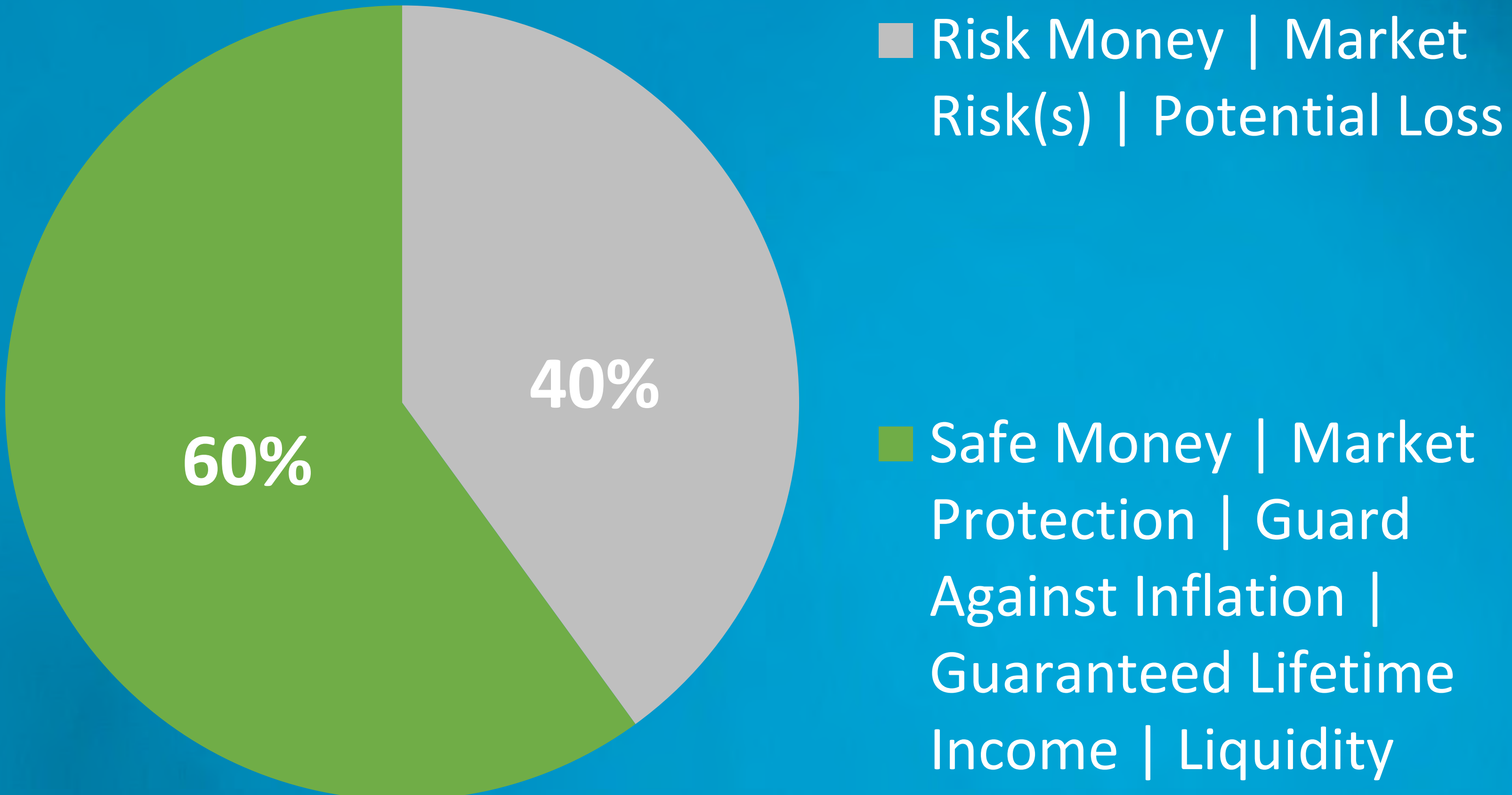
Perhaps the simplest financial rule of thumb, but it is also one of the most widely abused!

Simply put, you take 100 and subtract your age from it. The resultant sum suggests the maximum amount of your portfolio you should have exposed to market risks.

So, for example, if you're 60 years old, 100 – 60 = 40. Then according to this rule, you should have 60% of your portfolio protected from market losses and 40% in the market to optimize your long-term growth (your age is equal to the safe portion in percentage).

Then there is the senior community (the people who hold 80+% of U.S. savings and investment dollars). If you are age 70, according to this rule of thumb, you would have no more than 30% of your assets exposed to market risks (100-70=30). Frequently seniors and retirees have portfolios that arguably have too much market risk exposure.

The Rule of 100 Example: 60-Year-Old Investor



Your Next Step!

SAFEMONEY.com

Retirement Made Safe
877.476.9723

Step 1: Ask questions and speak with a SafeMoney.com financial professional about your goals and needs.

Step 2: If you need it, visit SafeMoney.com and research this school of retirement strategy thought for yourself. Knowledge is power!

Step 3: Put together your strategy and, with your SafeMoney.com financial professional's help, take action toward implementing your strategy! Secure tomorrows start with the steps we take today.

Brighter
Horizons

Ready for Financial Guidance?

Request a Personal Appointment

Are you ready for personal guidance with your own financial situation, financial concerns, and retirement goals?

Click the button below this flipbook *to visit the page of your SafeMoney.com financial professional and schedule a meeting that is convenient for you.*

SAFEMONEY
.com

Thank You for Reading!