

The Key to Retirement **Happiness**

Retirement Income = Retirement Happiness

What's the key to happiness? When it comes to retirement, some experts agree that guaranteed lifetime income is a great start. And it can be found in income-producing **annuities** that can help protect against risk -- and pay out income -- for as long as you live. Here's what some knowledgeable sources say . . .



"Benefits of guaranteed lifetime income are protection against longevity risk, peace of mind, and better ability to budget which make for a less stressful and happier retirement."

Greenwald & Associates and Cannex,
Guaranteed Lifetime Income Study (2018)



"For retirees, it's about more than money. Income annuities give clients financial security — something you can't put a price tag on."

Dr. Michael Finke and Dr. Wade Pfau,
"It's More than Money." Whitepaper (2019)

Don't Live a "Just in Case" Life, Hoarding Assets instead of Enjoying Them

It's possible that even people with more than sufficient assets may not be as satisfied with their retirement as those who have a sustained **stream of income** they can count on.

Why? Because they may worry about the finite nature of their assets, and not withdraw enough from them to enjoy, for fear of it all running out. So they may cautiously under-utilize their retirement assets . . . "just in case"

But an annuity can **guarantee** that there will always be retirement payouts . . . *again . . . and again . . . and again.*

It's a way to help create a sense of comfort allowing you to enjoy your assets instead of worrying they will run out.

Ask your rep how annuities can help create "retirement happiness" for you.

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Note: It's important to discuss both benefits and limitations of annuities with a financial professional to ensure it is a suitable option for you. Annuities are contracts between a buyer and an insurance company. Some annuities are permanent and cannot be canceled. Annuity payments may not provide the same purchasing power over time if inflation increases.

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No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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