

THE EDUCATED



RETIREMENT COURSE[®]



property of first income advisors

Retirement can be the most exciting part of your life, one where you define what you will do and who you are. Let's do it together.

ADD YOUR COMPANY STICKER HERE (optional)

- visit vistaprint.com
- search for "roll labels"
- choose the size of your choice (4 x 3 or 6 x 4 is best)
- design the label, be sure to include ALL of your companies information

"This material is intended for informational purposes only. It should not be considered as an offer of any product. You can use a variety of funding vehicles to plan for your retirement. You should consult with your financial professional to help you determine what is most suitable for your individual needs."





Longevity
Risk



"I'M THINKING ABOUT RETIRING- WHAT DO I NEED TO DO?"

Regardless of your age, planning for retirement can start today. It is time to consider your financial situation, your age, how long you have been working, how long you plan to continue working, what pensions, IRA's or other retirement vehicles you have established, and what your dreams of retirement look like.

To create a reasonable retirement strategy it is vital that these questions are considered and answered. If you are 55 and have put nothing toward retirement and yet you plan to live out your Golden Years traveling and golfing, you could be in for a bit of a surprise.

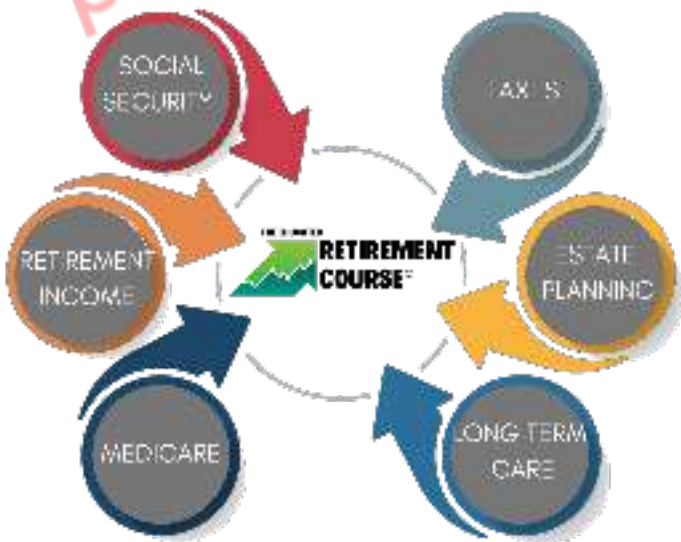
If you have done little to prepare for retirement, it is not too late.

For the most successful retirement experience, you absolutely **MUST** consider a holistic retirement strategy considering all aspects of retirement, not just the monetary. It's possible that you may live for quite some time in retirement. We hope you enjoy today's discussion and we are glad you are here!

PRESENTATION DESCRIPTION

In this presentation, you can learn how to:

- Determine the amount of money you need to retire.
- Create your own goals for a “successful retirement.”
- Address concerns about market volatility, low interest rates, or outliving assets.
- Select the retirement income distribution choice that is right for you.
- Plan your retirement income to preserve a comfortable standard of living.
- Transfer the risk of potential financial losses before or during retirement.
- Reduce or eliminate taxes, expenses, delays and legal challenges with estate planning.
- Help eliminate debt and improve cash flow.
- Learn about the benefit of life insurance.
- Understand long-term care.



IN THE NEWS



"More than one in five (22%) Americans have less than \$5,000 saved for retirement, and 15% have no retirement savings at all."*



"46% OF WORKING ADULTS PLAN TO WORK PAST THE TRADITIONAL RETIREMENT AGE OF 65 DUE TO FINANCIAL CONCERNS!"



"54% don't know how much money they need to retire comfortably."***



"The vast majority of working Americans are at least somewhat anxious that their savings will run out during retirement, and most do not believe their savings and sources of income will last throughout their retirement."***

https://news.northwesternmutual.com/planning-and-progress-2019*

www.usatoday.com/story/money/2019/07/19/retirement-social-security-baby-boomers-generation-x-to-go-broke/39689685/**

https://www.barrons.com/articles/working-americans-doubt-durability-of-retirement-income-51564920001***



For those interested in learning more about your plan we offer a complimentary one hour retirement review. This consultation can be of great value to those who are soon to be or recently retired. For those with questions about their retirement plan, this is an hour well spent!

Complimentary one hour retirement review

**SIMPLE.
POWERFUL.
PROCESS.**



By responding to this offer, you may be contacted by a licensed insurance and financial professional regarding insurance and/or annuity products.

DATE: _____



NAME: _____

SPOUSE NAME: _____

EMAIL: _____

EMAIL: _____

DOB: _____

DOB: _____

CELL & WORK PHONE _____

CELL & WORK PHONE _____

ADDRESS: _____

PREFERRED METHOD OF COMMUNICATION:

- EMAIL CALL

TOPICS THAT I ENJOYED:

- Quality of the information Case studies and examples Professional expertise of presenter

TOPICS I WOULD LIKE TO DISCUSS IN MY APPOINTMENT:

- Tax-Deferred Investing Tax-Reduction Strategies
 Retirement Strategies Cash Management
 Estate Conservation Risk Management
 Long-Term Care

CURRENT AVAILABLE INVESTABLE ASSETS:

- < \$250k \$250k-500k \$500k-1,000,000 \$1,000,000+

____ Yes, I would like a FREE, No Obligation review

____ No, I am not interested at this time, but please add me to your mailing list

Please choose two

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|-----------|--------|---------|---------|--------|--------|--------|--------|
| MONDAY | 9:00AM | 10:00AM | 11:00AM | 1:00PM | 2:00PM | 3:00PM | 4:00PM |
| TUESDAY | 9:00AM | 10:00AM | 11:00AM | 1:00PM | 2:00PM | 3:00PM | 4:00PM |
| WEDNESDAY | 9:00AM | 10:00AM | 11:00AM | 1:00PM | 2:00PM | 3:00PM | 4:00PM |
| THURSDAY | 9:00AM | 10:00AM | 11:00AM | 1:00PM | 2:00PM | 3:00PM | 4:00PM |
| FRIDAY | 9:00AM | 10:00AM | 11:00AM | 1:00PM | 2:00PM | 3:00PM | 4:00PM |

RETIREMENT ACTION PLAN

Short Term Actions

By Date

Long Term Actions

By Date

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