

“No Risk” Retirement Planning Options

1. Fixed Annuities- NO RISK to principal or interest

- a. Offers greater returns than CD's (2% - 4%) depending on term
- b. Interest grows tax deferred & compounding
- c. Limited access to money during term

2. Fixed Indexed Annuities (Hybrid)– NO RISK to principal or interest

- a. Greater potential for gain than Fixed Annuities
- b. Money is not invested in the stock market but interest is linked to a market index to determine amount credited. No loss of principal or interest gained in down turns in the market. Your money is safe!
- c. You can withdrawal 10% of your money yearly with no penalty. Or greater amounts with riders for Hospice care, Nursing Home confinement, Critical illness etc.
- d. Interest grows tax deferred & compounding
- e. Taxed as % of principal & interest @ ordinary income rates.

3. Indexed Universal Life insurance - NO RISK to principal or interest

- a. Greater potential for gain than Fixed Annuities
- b. Immediate leveraging of your money – death benefit day one
- c. Money grows compounding - TAX FREE!
- d. TAX - FREE withdrawals for life & no effect to Social Security Taxes or Income Taxes. <http://retirementiscalling.com/>