



THREE CLIENT PROFILES

They're each near retirement, but have very different income needs. Chances are 40% of the pre-retirees you meet will tell you they've done a retirement needs analysis, but surprisingly nearly half of those will have simply guessed.* That's why the role you play as both an advisor and problem solver is so important.

	CLIENT A	CLIENT B	CLIENT C
	Confident, prepared	Unsure, seeks security	Realistic, needs a plan
Prospects	Couples within 60 days of retirement.	Older women who are recently widowed or divorced.	Middle income – may feel like their nest egg is inadequate.
These Clients Often	<ul style="list-style-type: none"> • Hold an IRA in your financial institution. • Are generally healthy. • Have a solid nest egg. • Understand the need for an income strategy. 	<ul style="list-style-type: none"> • Have never dealt with finances. • Have a lump sum available due to insurance payout or settlement. • Want to retain a pre-retirement quality of life, but have no real plan. 	<ul style="list-style-type: none"> • Are reliant on Social Security and a defined benefit plan for retirement income which offer minimal inflation protection. • Have a limited amount of retirement savings. • Understand that current resources will barely cover today's expenses.
Their Need	Create a comprehensive retirement income-and-investment strategy.	Eliminate risks of running out of money.	Wants confidence that their income needs will be met over time.
Your Role	Essential partner in defining long-term income and investment strategy.	Knowledgeable financial expert.	Problem solver.
Your Solution	Use a portion of their nest egg to create an income safety net, while leaving other assets available for liquidity and investing. An income annuity with joint life — makes certain they won't run out of money.	Cover current income needs for a specific time period (e.g., until the mortgage is paid off) or create income that is guaranteed to last a lifetime. Single Premium Income Annuity with period certain — guarantees an income stream for life.	Create an increasing income stream to keep up with inflation. Single Premium Income Annuity with lifetime income stream and an inflation adjustment.

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Call 1-800-706-0700 to learn more about retirement income planning.

- Not a bank or credit union deposit or obligation
- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value

*Milliman Research Report: "Target Marketing: The Watchwords for Capturing Retirement Income Opportunities" Aug. 2006.

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