

#### **Annalee Leonard**

Investment Advisor Representative\*

Master Elite IRA Advisor

Founder & President, Mainstay Financial Group

Founder, Power of E3, Inc.







# This much money.....

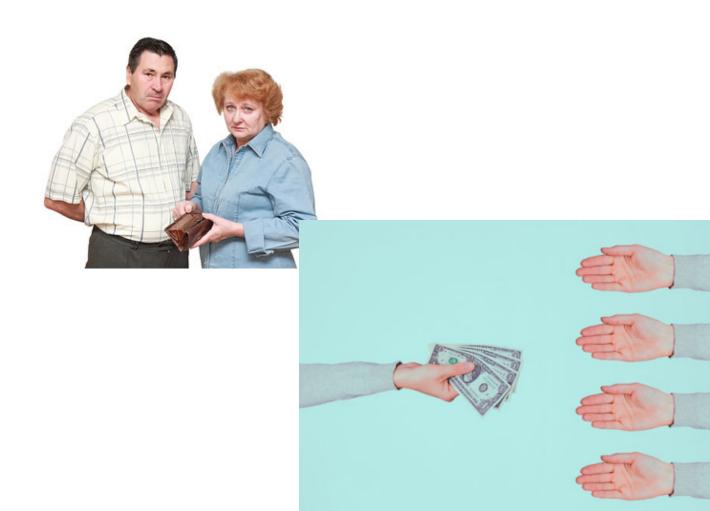


### Is NOT this much money!





NEVER DO SOMETHING PERMANENTLY FOOLISH JUST BECAUSE YOU ARE TEMPORARILY UPSET.











Growth
Distribution
Preservation

Different



Growth
Distribution
Preservation

Specialist



Higher taxes?
Inflation?
Changes in benefit structure?



## Things to consider

- Earliest age 62 \*
- Discount if take early
- Should you wait until 66 or 70?
- Rules for widows/widowers
- High wage earner and benefits
- Divorcees
- Break even point?
- Individual circumstances

#### Where to take money from?

**Taxable** 

**Fully** 

**Partially** 

None



This is not intended or written to be used to avoid any penalty imposed by a taxing authority, nor may the user/recipient of this use is for tax advice. Please consult your own personal advisor /CPA for these matters

#### **Retirement Accounts**

#### 401K, 403B, DROP\*

- •Partners with the company
- Company rules

#### IRA

- •Your plan
- •Greater flexibility





\* Deferred Retirement Option Program

Qualified (pre-tax)money

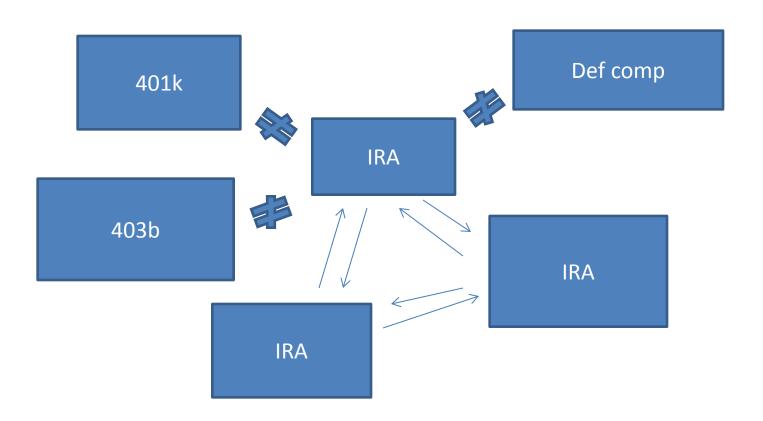
•Rules of distribution

•59 ½

•70 ½

•Date of birth determines if you will take at 70 ½ or 71

#### **Rules of Aggregation**



#### Roth IRA?

#### Investment plan that works IN retirement



**Safe**Live on



**Risk**Grow on



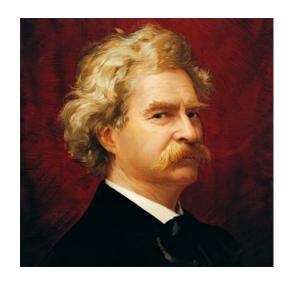
Rainy Day Emergency



No one knows the future



#### Importance of Market Timing



"October is one of the peculiarly dangerous months to speculate in stocks. The others are July, January, September, April, November, May, March, June, December, August, and February."

Mark Twain

#### Sequence of Returns 1979-2009

Year   Age   Amount   Return   Income   Value   Year   Year   Year   Age   Amount   Return   Income   Value   Year   Ye							1			10001 1000000			
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4 68 \$653,176 21.0% \$29,393 \$760,768 4 68 \$304,950 4.8% \$25,309 \$294,200 5 69 \$760,768 21.3% \$34,235 \$888,522 5 69 \$294,200 10.7% \$26,322 \$299,476 6 70 \$888,522 6.2% \$39,984 \$903,737 6 70 \$299,476 28.5% \$27,375 \$357,458 7 71 \$903,737 31.2% \$40,668 \$1,145,288 7 71 \$357,458 -22.1% \$28,470 \$249,829 8 72 \$1,145,288 18.1% \$51,538 \$1,300,599 8 72 \$249,829 -12.0% \$29,608 \$190,183 9 73 \$1,300,599 4.7% \$58,527 \$1,303,269 9 73 \$190,183 -9.1% \$30,793 \$142,167 10 74 \$1,303,269 16.2% \$58,647 \$1,456,011 10 74 \$142,167 21.1% \$32,025 \$140,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$88,123 \$1,702,633 12 76 \$146,881 \$32.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$160,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 \$37,4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,321,954 1.2% \$10,488 \$2,244,770 16 80 \$148,135 9.9% \$40,521 \$122,688 \$17 81 \$2,244,770 37,4% \$10,1015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,03 18 \$2 \$2,984,327 \$2.9% \$134,295 \$35,32,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$22,43,88  20 84 \$4,546,322 28.6% \$520,548 \$5,681,763 \$20 84 \$4,546,322 28.6% \$520,548 \$5,681,763 \$20 84 \$4,546,322 28.6% \$520,548 \$5,681,763 \$20 84 \$4,546,322 28.6% \$520,586,000 22 86 \$65,77,681 9.1% \$525,924 \$5,568,000 22 86 \$65,77,681 9.1% \$525,924 \$5,568,000 22 86 \$65,77,681 9.1% \$53,233 \$196,952 \$29 \$3,441,786 \$2.5% \$34,288 \$34,347,86 \$2.5% \$34,289 \$24,289 \$24,349 \$24,341 \$25 \$89 \$3,441,786 \$2.5% \$34,289 \$34,279 \$24,389 \$34,37,881 \$24,348 \$22,349 \$34,349 \$24,348 \$34,348 \$24,344 \$24,348 \$34,348 \$24,344 \$24,344 \$34,344 \$24,344	2	66	\$567,737	31.9%	\$25,548	\$723,386		2	66	\$292,397	5.4%	\$23,400	\$284,747
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6 70 \$888,522 6.2% \$39,984 \$903,737 6 70 \$299,476 28.5% \$27,375 \$357,458 7 71 \$903,737 31.2% \$40,668 \$1,145,288 7 71 \$357,458 -22.1% \$28,470 \$249,829 8 72 \$1,145,288 18.1% \$51,538 \$1,300,599 8 72 \$249,829 -12.0% \$29,608 \$190,183 9 73 \$1,300,599 4.7% \$58,527 \$1,303,269 9 73 \$190,183 -9.1% \$30,793 \$142,167 10 74 \$13,03,269 16.2% \$58,647 \$1,456,011 10 74 \$142,167 21.1% \$32,025 \$140,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$83,123 \$1,702,633 12 76 \$146,881 33.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$160,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 \$37.4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,321,954 12% \$104,488 \$2,244,770 16 80 \$148,135 9.9% \$40,521 \$122,268 17 81 \$2,244,770 37.4% \$101,015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,203 18 82 \$2,984,327 22.9% \$134,295 \$3,532,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$24,348 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 \$20 84 \$4,546,495 -22.1% \$253,924 \$6,577,681 21 85 \$6,577,6	4	68	\$653,176	21.0%	\$29,393	\$760,768		4	68	\$304,950	4.8%	\$25,309	\$294,200
7 71 \$903,737 31.2% \$40,668 \$1,145,288 7 71 \$357,458 -22.1% \$28,470 \$249,829 8 72 \$1,145,288 18.1% \$51,538 \$1,300,599 8 73 \$190,183 -9.1% \$30,793 \$142,167 10 74 \$1,303,269 16.2% \$58,647 \$1,456,011 10 74 \$1,40,095 28.6% \$33,005 \$144,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$83,123 \$1,702,633 12 76 \$146,881 33.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$1,60,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 37.4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,321,954 1.2% \$104,048 \$2,244,770 16 80 \$148,135 9.9% \$40,521 \$122,268 17 81 \$2,244,770 37.4% \$101,015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,203 18 82 \$2,984,327 22.9% \$134,295 \$3,532,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$24,348 20 84 \$4,546,322 28.6% \$203,599 \$40,521 19 83 \$72,333 -3.3% \$45,581 \$24,348 20 84 \$4,546,322 28.6% \$203,599 \$3,581,786 24 88 \$4,746,495 -22.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21.2% \$253,924 \$6,577,681 22 86 \$6,577,681 21.0% \$253,924 \$6,577,681 22 88 \$4,746,495 -22.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21.0% \$253,924 \$6,577,681 22 88 \$4,746,495 -22.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21.5% \$253,924 \$6,577,681 22 88 \$4,746,495 -22.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21.5% \$253,924 \$6,577,681 22 86 \$6,577,681 21.5% \$253,924 \$6,577,681 22 88 \$4,746,495 -22.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21.5657 \$18.1% \$553,524,343 21.0% \$555,456 \$6313,912 25 89 \$3,481,786 28.5% \$158,690 44,746,495 22.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21 85 \$6,577,681 21.5657 \$12.0% \$253,924 \$6,577,681 21 85 \$6,577,681 21.5657 \$18.1% \$553,524 \$6,577,681 21 85 \$6,577,681 21.5657 \$18.1% \$553,524 \$6,577,681 22 86 \$6,577,681 21.2% \$555,670 \$4,746,495 22 89 \$3,481,786 28.5% \$158,690 24.387,7481 25 89 \$6,577,6	5	69	\$760,768	21.3%	\$34,235	\$888,522		5	69	\$294,200	10.7%	\$26,322	\$299,476
8 72 \$1,145,288 18.1% \$51,538 \$1,300,599 8 72 \$249,829 -12.0% \$29,608 \$190,183 9 73 \$1,300,599 4.7% \$58,527 \$1,303,269 9 73 \$190,183 -9.1% \$30,793 \$142,167 10 74 \$1,303,269 16.2% \$58,647 \$1,456,011 10 74 \$142,167 21.1% \$32,025 \$140,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$83,123 \$1,702,633 12 76 \$146,881 33.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$160,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 37.4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,321,954 1.2% \$104,488 \$2,244,770 16 80 \$148,135 9.9% \$40,521 \$122,268 17 81 \$2,244,770 37.4% \$101,015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,203 18 82 \$2,984,327 22.9% \$134,295 \$3,532,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$24,348 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 20 84 \$24,348 31.4% \$47,404 \$615,420 \$22 86 \$6,577,681 21 85 \$6,647,645 22.1% \$225,994,900 22 86 \$6,577,681 21 85 \$6,647,6495 22.1% \$225,994 \$134,295 \$3,481,786 24 88 \$112,657 18.1% \$53,233 \$196,5952 24 88 \$4,746,495 22.1% \$225,996 \$5,686,000 22 86 \$6,577,681 21 85 \$6,647,6495 22.1% \$213,592 \$3,481,786 24 88 \$196,952 31.2% \$55,456 \$313,912 \$25,894 01 15.6% \$206,977 \$5,111,949 28 92 \$4,599,490 15.6% \$206,977 \$5,111,949 28 92 \$4,599,490 15.6% \$200,977 \$5,111,949 28 92 \$4,599,490 15.6% \$200,977 \$5,111,949 28 92 \$4,599,490 15.6% \$230,038 \$5,157,276 29 93 \$6,736,765 31.9% \$67,471 \$81,039,379 \$200,037 \$200,038 \$25,157,276 29 93 \$6,736,765 31.9% \$67,471 \$81,039,379 \$200,037 \$200,0	6	70	\$888,522	6.2%	\$39,984	\$903,737		6	70	\$299,476	28.5%	\$27,375	\$357,458
9 73 \$1,300,599 4.7% \$58,527 \$1,303,269 9 73 \$190,183 -9.1% \$30,793 \$142,167 10 74 \$1,303,269 16.2% \$58,647 \$1,456,011 10 74 \$142,167 21.1% \$32,025 \$140,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$83,123 \$1,702,633 12 76 \$146,881 33.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$160,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 37.4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,244,770 16 80 \$1,481,35 9.9% \$40,521 \$122,268 17 81 \$2,244,770 37.4% \$101,015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,203 18 82 \$2,984,327 22.9% \$134,295 \$3,532,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$24,348 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 20 84 \$24,348 31.4% \$47,404 \$(\$15,420) 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$(\$15,420) 16.2% \$49,300 \$(\$67,221) 22 86 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$3,642,763 21.1% \$513,4295 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88 \$4,946,495 -22.1% \$213,592 \$3,481,786 24 88	7	71	\$903,737	31.2%	\$40,668	\$1,145,288		7	71	\$357,458	-22.1%	\$28,470	\$249,829
10 74 \$1,303,269 16.2% \$58,647 \$1,456,011 10 74 \$141,167 21.1% \$32,025 \$140,095 11 75 \$1,456,011 31.4% \$65,521 \$1,847,168 11 75 \$140,095 28.6% \$33,305 \$146,881 12 76 \$1,847,168 -3.3% \$83,123 \$1,702,633 12 76 \$146,881 33.2% \$34,638 \$160,993 13 77 \$1,802,633 30.2% \$76,618 \$2,140,576 13 77 \$160,993 22.9% \$36,023 \$161,800 14 78 \$2,140,576 7.4% \$96,326 \$2,203,151 14 78 \$161,800 37.4% \$37,464 \$184,924 15 79 \$2,203,151 9.9% \$99,142 \$2,321,954 15 79 \$184,924 1.2% \$38,963 \$148,135 16 80 \$2,321,954 1.2% \$104,488 \$2,244,770 16 80 \$148,135 9.9% \$40,521 \$122,268 17 81 \$2,244,770 37.4% \$101,015 \$2,984,327 17 81 \$122,268 7.4% \$42,142 \$89,203 18 82 \$2,984,327 22.9% \$134,295 \$3,532,756 18 82 \$89,203 30.2% \$43,828 \$72,333 19 83 \$3,532,756 33.2% \$158,974 \$4,546,322 19 83 \$72,333 -3.3% \$45,581 \$224,348 20 84 \$4,546,322 28.6% \$204,584 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21 85 \$6,577,681 -9.1% \$253,924 \$6,577,681 21 85 \$6,577,681 21	8	72	\$1,145,288	18.1%	\$51,538	\$1,300,599		8	72	\$249,829	-12.0%	\$29,608	\$190,183
11         75         \$1,456,011         31.4%         \$65,521         \$1,847,168         11         75         \$140,095         28.6%         \$33,305         \$146,881           12         76         \$1,847,168         -3.3%         \$83,123         \$1,702,633         12         76         \$146,881         33.2%         \$34,638         \$160,993           13         77         \$1,802,633         30.2%         \$76,618         \$2,140,576         13         77         \$160,993         22.9%         \$36,023         \$161,800           14         78         \$2,140,576         7.4%         \$96,326         \$2,203,151         14         78         \$161,800         37.4%         \$37,464         \$184,924           15         79         \$2,203,151         9.9%         \$99,142         \$2,321,954         15         79         \$184,924         1.2%         \$38,963         \$148,135           16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268 <t< td=""><td>9</td><td>73</td><td>\$1,300,599</td><td>4.7%</td><td>\$58,527</td><td>\$1,303,269</td><td></td><td>9</td><td>73</td><td>\$190,183</td><td>-9.1%</td><td>\$30,793</td><td>\$142,167</td></t<>	9	73	\$1,300,599	4.7%	\$58,527	\$1,303,269		9	73	\$190,183	-9.1%	\$30,793	\$142,167
12         76         \$1,847,168         -3.3%         \$83,123         \$1,702,633         12         76         \$146,881         33.2%         \$34,638         \$160,993           13         77         \$1,802,633         30.2%         \$76,618         \$2,140,576         13         77         \$160,993         22.9%         \$36,023         \$161,800           14         78         \$2,140,576         7.4%         \$96,326         \$2,203,151         14         78         \$161,800         37.4%         \$37,464         \$184,924           15         79         \$2,203,151         9.9%         \$99,142         \$2,321,954         15         79         \$184,924         1.2%         \$38,963         \$148,135           16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203	10	74	\$1,303,269	16.2%	\$58,647	\$1,456,011		10	74	\$142,167	21.1%	\$32,025	\$140,095
13         77         \$1,802,633         30.2%         \$76,618         \$2,140,576         13         77         \$160,993         22.9%         \$36,023         \$161,800           14         78         \$2,140,576         7.4%         \$96,326         \$2,203,151         14         78         \$161,800         37.4%         \$37,464         \$184,924           15         79         \$2,203,151         9.9%         \$99,142         \$2,321,954         15         79         \$184,924         1.2%         \$38,963         \$148,135           16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -	11	75	\$1,456,011	31.4%	\$65,521	\$1,847,168		11	75	\$140,095	28.6%	\$33,305	\$146,881
14         78         \$2,140,576         7.4%         \$96,326         \$2,203,151         14         78         \$16,800         37.4%         \$37,464         \$184,924           15         79         \$2,203,151         9.9%         \$99,142         \$2,321,954         15         79         \$184,924         1.2%         \$38,963         \$148,135           16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$5,642,763         20         84         \$24,348         31.4%         \$47,40	12	76	\$1,847,168	-3.3%	\$83,123	\$1,702,633		12	76	\$146,881	33.2%	\$34,638	\$160,993
15         79         \$2,203,151         9.9%         \$99,142         \$2,321,954         15         79         \$184,924         1.2%         \$38,963         \$148,135           16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404         \$47,404           21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         \$1,420         16.	13	77	\$1,802,633	30.2%	\$76,618	\$2,140,576		13	77	\$160,993	22.9%	\$36,023	\$161,800
16         80         \$2,321,954         1.2%         \$104,488         \$2,244,770         16         80         \$148,135         9.9%         \$40,521         \$122,268           17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404         \$47,404           21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         \$15,420         16.2%         \$49,300         \$67,221           22         86         \$6,577,681         -9.1%         \$295,996         \$5,686,000         22         86         \$67,221         4	14	78	\$2,140,576	7.4%	\$96,326	\$2,203,151		14	78	\$161,800	37.4%	\$37,464	\$184,924
17         81         \$2,244,770         37.4%         \$101,015         \$2,984,327         17         81         \$122,268         7.4%         \$42,142         \$89,203           18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404         (\$15,420)           21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         (\$15,420)         16.2%         \$49,300         (\$67,221)           22         86         \$6,577,681         -9.1%         \$295,996         \$5,686,000         22         86         (\$67,221)         4.7%         \$51,272         (\$121,657)           23         87         \$5,686,000         -12.0%         \$255,870         \$4,746,495         23         87         (\$121,657)	15	79	\$2,203,151	9.9%	\$99,142	\$2,321,954		15	79	\$184,924	1.2%	\$38,963	\$148,135
18         82         \$2,984,327         22.9%         \$134,295         \$3,532,756         18         82         \$89,203         30.2%         \$43,828         \$72,333           19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404 <td>16</td> <td>80</td> <td>\$2,321,954</td> <td>1.2%</td> <td>\$104,488</td> <td>\$2,244,770</td> <td></td> <td>16</td> <td>80</td> <td>\$148,135</td> <td>9.9%</td> <td>\$40,521</td> <td>\$122,268</td>	16	80	\$2,321,954	1.2%	\$104,488	\$2,244,770		16	80	\$148,135	9.9%	\$40,521	\$122,268
19         83         \$3,532,756         33.2%         \$158,974         \$4,546,322         19         83         \$72,333         -3.3%         \$45,581         \$24,348           20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404         \$15,420           21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         \$(\$15,420)         16.2%         \$49,300         \$67,221           22         86         \$6,577,681         -9.1%         \$295,996         \$5,686,000         22         86         \$67,221         4.7%         \$51,272         \$121,657           23         87         \$5,686,000         -12.0%         \$255,870         \$4,746,495         23         87         \$18.1%         \$53,323         \$196,952           24         88         \$4,746,495         -22.1%         \$213,592         \$3,481,786         24         88         \$156,6952         31.2%         \$55,456         \$313,912           25         89         \$3,481,786         28.5%         \$156,680         \$4,317,481         25         89         \$313,912         6.2%	17	81	\$2,244,770	37.4%	\$101,015	\$2,984,327		17	81	\$122,268	7.4%	\$42,142	\$89,203
20         84         \$4,546,322         28.6%         \$204,584         \$5,642,763         20         84         \$24,348         31.4%         \$47,404         (\$15,420)           21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         (\$15,420)         16.2%         \$49,300         (\$67,221)           22         86         \$6,577,681         -9.1%         \$295,996         \$5,686,000         22         86         (\$67,221)         4.7%         \$51,272         (\$121,657)           23         87         \$5,686,000         -12.0%         \$255,870         \$4,746,495         23         87         (\$121,657)         18.1%         \$53,323         (\$196,952)           24         88         \$4,746,495         -22.1%         \$213,592         \$3,481,786         24         88         (\$196,952)         31.2%         \$55,456         (\$313,912)           25         89         \$3,481,786         28.5%         \$156,680         \$4,317,481         25         89         (\$313,912)         6.2%         \$57,674         (\$391,088)           26         90         \$4,317,481         10.7%         \$194,287         \$4,586,902         26         90         <	18	82	\$2,984,327	22.9%	\$134,295	\$3,532,756		18	82	\$89,203	30.2%	\$43,828	\$72,333
21 85 \$5,642,763 21.1% \$253,924 \$6,577,681 21 85 \$(\$15,420) 16.2% \$49,300 \$(\$67,221) 22 86 \$6,577,681 -9.1% \$295,996 \$5,686,000 22 86 \$(\$67,221) 4.7% \$51,272 \$(\$121,657) 23 87 \$5,686,000 -12.0% \$255,870 \$4,746,495 23 87 \$(\$121,657) 18.1% \$53,323 \$(\$196,952) 24 88 \$4,746,495 -22.1% \$213,592 \$3,481,786 24 88 \$(\$196,952) 31.2% \$55,456 \$(\$313,912) 25 89 \$3,481,786 28.5% \$156,680 \$4,317,481 25 89 \$(\$313,912) 6.2% \$57,674 \$(\$391,088) 26 90 \$4,317,481 10.7% \$194,287 \$4,586,902 26 90 \$(\$391,088) 21.3% \$59,981 \$(\$534,343) 27 91 \$4,586,902 4.8% \$206,411 \$4,599,490 27 91 \$(\$534,343) 21.0% \$62,381 \$(\$708,787) 28 92 \$4,599,490 15.6% \$206,977 \$5,111,949 28 92 \$(\$708,787) -5.2% \$64,876 \$(\$736,765) 29 93 \$5,111,949 5.4% \$230,038 \$5,157,276 29 93 \$(\$736,765) 31.9% \$67,471 \$(\$1,039,379)	19	83	\$3,532,756	33.2%	\$158,974	\$4,546,322		19	83	\$72,333	-3.3%	\$45,581	\$24,348
21         85         \$5,642,763         21.1%         \$253,924         \$6,577,681         21         85         (\$15,420)         16.2%         \$49,300         (\$67,221)           22         86         \$6,577,681         -9.1%         \$295,996         \$5,686,000         22         86         (\$67,221)         4.7%         \$51,272         (\$121,657)           23         87         \$5,686,000         -12.0%         \$255,870         \$4,746,495         23         87         (\$121,657)         18.1%         \$53,323         (\$196,952)           24         88         \$4,746,495         -22.1%         \$213,592         \$3,481,786         24         88         (\$196,952)         31.2%         \$55,456         (\$313,912)           25         89         \$3,481,786         28.5%         \$156,680         \$4,317,481         25         89         (\$313,912)         6.2%         \$57,674         (\$391,088)           26         90         \$4,317,481         10.7%         \$194,287         \$4,586,902         26         90         (\$391,088)         21.3%         \$59,981         (\$534,343)           27         91         \$4,586,902         4.8%         \$206,411         \$4,599,490         27         91	20	84	\$4,546,322	28.6%	\$204,584	\$5,642,763		20	84	\$24,348	31.4%	\$47,404	(\$15,420)
22       86       \$6,577,681       -9.1%       \$295,996       \$5,686,000       22       86       (\$67,221)       4.7%       \$51,272       (\$121,657)         23       87       \$5,686,000       -12.0%       \$255,870       \$4,746,495       23       87       (\$121,657)       18.1%       \$53,323       (\$196,952)         24       88       \$4,746,495       -22.1%       \$213,592       \$3,481,786       24       88       (\$196,952)       31.2%       \$55,456       (\$313,912)         25       89       \$3,481,786       28.5%       \$156,680       \$4,317,481       25       89       (\$313,912)       6.2%       \$57,674       (\$391,088)         26       90       \$4,317,481       10.7%       \$194,287       \$4,586,902       26       90       (\$391,088)       21.3%       \$59,981       (\$534,343)         27       91       \$4,586,902       4.8%       \$206,411       \$4,599,490       27       91       (\$534,343)       21.0%       \$62,381       (\$708,787)         28       92       \$4,599,490       15.6%       \$206,977       \$5,111,949       28       92       (\$708,787)       -5.2%       \$64,876       (\$736,765)         29       93	21	85	\$5,642,763	21.1%	\$253,924	\$6,577,681							
23       87       \$5,686,000       -12.0%       \$255,870       \$4,746,495       23       87       (\$121,657)       18.1%       \$53,323       (\$196,952)         24       88       \$4,746,495       -22.1%       \$213,592       \$3,481,786       24       88       (\$196,952)       31.2%       \$55,456       (\$313,912)         25       89       \$3,481,786       28.5%       \$156,680       \$4,317,481       25       89       (\$313,912)       6.2%       \$57,674       (\$391,088)         26       90       \$4,317,481       10.7%       \$194,287       \$4,586,902       26       90       (\$391,088)       21.3%       \$59,981       (\$534,343)         27       91       \$4,586,902       4.8%       \$206,411       \$4,599,490       27       91       (\$534,343)       21.0%       \$62,381       (\$708,787)         28       92       \$4,599,490       15.6%       \$206,977       \$5,111,949       28       92       (\$708,787)       -5.2%       \$64,876       (\$736,765)         29       93       \$5,111,949       5.4%       \$230,038       \$5,157,276       29       93       (\$736,765)       31.9%       \$67,471       (\$1,039,379)	22	86	\$6,577,681	-9.1%	\$295,996	\$5,686,000							
24     88     \$4,746,495     -22.1%     \$213,592     \$3,481,786     24     88     (\$196,952)     31.2%     \$55,456     (\$313,912)       25     89     \$3,481,786     28.5%     \$156,680     \$4,317,481     25     89     (\$313,912)     6.2%     \$57,674     (\$391,088)       26     90     \$4,317,481     10.7%     \$194,287     \$4,586,902     26     90     (\$391,088)     21.3%     \$59,981     (\$534,343)       27     91     \$4,586,902     4.8%     \$206,411     \$4,599,490     27     91     (\$534,343)     21.0%     \$62,381     (\$708,787)       28     92     \$4,599,490     15.6%     \$206,977     \$5,111,949     28     92     (\$708,787)     -5.2%     \$64,876     (\$736,765)       29     93     \$5,111,949     5.4%     \$230,038     \$5,157,276     29     93     (\$736,765)     31.9%     \$67,471     (\$1,039,379)	23	87	\$5,686,000	-12.0%	\$255,870	\$4,746,495							**
25       89       \$3,481,786       28.5%       \$156,680       \$4,317,481       25       89       (\$313,912)       6.2%       \$57,674       (\$391,088)         26       90       \$4,317,481       10.7%       \$194,287       \$4,586,902       26       90       (\$391,088)       21.3%       \$59,981       (\$534,343)         27       91       \$4,586,902       4.8%       \$206,411       \$4,599,490       27       91       (\$534,343)       21.0%       \$62,381       (\$708,787)         28       92       \$4,599,490       15.6%       \$206,977       \$5,111,949       28       92       (\$708,787)       -5.2%       \$64,876       (\$736,765)         29       93       \$5,111,949       5.4%       \$230,038       \$5,157,276       29       93       (\$736,765)       31.9%       \$67,471       (\$1,039,379)	24	88	\$4,746,495	-22.1%	\$213,592	\$3,481,786							•
26     90     \$4,317,481     10.7%     \$194,287     \$4,586,902     26     90     (\$391,088)     21.3%     \$59,981     (\$534,343)       27     91     \$4,586,902     4.8%     \$206,411     \$4,599,490     27     91     (\$534,343)     21.0%     \$62,381     (\$708,787)       28     92     \$4,599,490     15.6%     \$206,977     \$5,111,949     28     92     (\$708,787)     -5.2%     \$64,876     (\$736,765)       29     93     \$5,111,949     5.4%     \$230,038     \$5,157,276     29     93     (\$736,765)     31.9%     \$67,471     (\$1,039,379)	25	89	\$3,481,786	28.5%	\$156,680	\$4,317,481				**			
27     91     \$4,586,902     4.8%     \$206,411     \$4,599,490     27     91     (\$534,343)     21.0%     \$62,381     (\$708,787)       28     92     \$4,599,490     15.6%     \$206,977     \$5,111,949     28     92     (\$708,787)     -5.2%     \$64,876     (\$736,765)       29     93     \$5,111,949     5.4%     \$230,038     \$5,157,276     29     93     (\$736,765)     31.9%     \$67,471     (\$1,039,379)	26	90	\$4,317,481	10.7%	\$194,287	\$4,586,902				**			•
28     92     \$4,599,490     15.6%     \$206,977     \$5,111,949     28     92     (\$708,787)     -5.2%     \$64,876     (\$736,765)       29     93     \$5,111,949     5.4%     \$230,038     \$5,157,276     29     93     (\$736,765)     31.9%     \$67,471     (\$1,039,379)	27	91	\$4,586,902	4.8%	\$206,411	\$4,599,490							
29 93 \$5,111,949 5.4% \$230,038 \$5,157,276 29 93 <b>(\$736,765)</b> 31.9% \$67,471 <b>(\$1,039,379)</b>	28	92	\$4,599,490	15.6%	\$206,977	\$5,111,949							•
	29	93	\$5,111,949	5.4%	\$230,038	\$5,157,276							
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	30	94	\$5,157,276	-37.0%	\$232,077	\$3,015,939		30	94	(\$1,039,379)	18.0%	\$70,170	(\$1,297,130)

#### 01/01/1979-01/01/2009

• Total Annualized Return of 10.7 percent • Accounting for 4 percent inflation • Vanguard S&P 500 Mutual Fund VNFIX. This product is not sponsored, endorsed, sold or promoted by the instructor and instructor makes no representation re: the availability of purchasing this product.

# Cruel Math



### **Key Strategies**



Laddering



**Diversification** 

# The Four Reasons Investors Fail The 4 P'S

- 1. Portfolio risk (More than necessary)
- 2.Performance (Underperformance)
- 3. Price (Overcharge themselves)
- 4. Personal Service (Lack of)



#### What can you do?

- Remember investing is process driven not event driven
- ➤ Stay focused on your long term goals
- ➤ Keep it S.I.M.P.L.E.





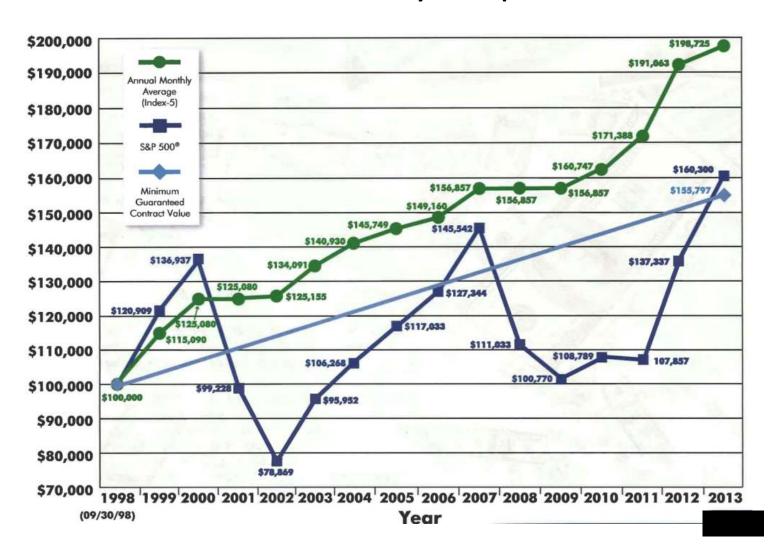
- **S** Simplicity
- Invest
- Miracle of compounding
  - P Plan
  - Long term investing
  - **E** Expenses





# Your Safe Bucket

#### **Fixed Index Annuity Concept**



#### Lifetime Income Benefit Rider Calculator

Client Name: Sample

Agent Name: Annalee

State: Florida

Product:

IAV Accumulation Pct: 6.5% Payment Option: Level Payment

Initial Premium: \$200,000.00

Premium Bonus: \$16,000.00

Premium Bonus pct: 8% (Bonus Vesting Schedule Applies)

Single Life or Joint: Single

Insured Issue Age\*: 65

Joint Insured Issue Age:

If applicable

Years of Deferral: 8

LIB Pct when payments begin: 5.5%

Annual Lifetime Income: \$19,661.35

Sample Ilustration

	LIBR Cal	culator Details	
Years Deferred	Age	Income Account Value	Guaranteed Annual Payment
1	66	\$230,040.00	\$11,502.00
2	67	\$244,992.60	\$12,249.63
3	68	\$260,917.12	\$13,045.86
4	69	\$277,876.73	\$13,893.84
5	70	\$295,938.72	\$16,276.63
6	71	\$315,174.74	\$17,334.61
7	72	\$335,661.09	\$18,461.36
8	73	\$357,479.06	\$19,661.35
9	74	\$380,715.20	\$20,939.34
10	75	\$405,461.69	\$24,327.70
11	76	\$431,816.70	\$25,909.00
12	77	\$459,884.79	\$27,593.09
13	78	\$489,777.30	\$29,386.64
14	79	\$521,612.82	\$31,296.77
15	80	\$555,517.66	\$36,108.65
16	81	\$591,626.31	\$38,455.71
17	82	\$630,082.01	\$40,955.33
18	83	\$671,037.35	\$43,617.43
19	84	\$714,654.77	\$46,452.56
20	85	\$761,107.33	\$49,471.98

<sup>\*</sup>Maximum issue age varies by product and state. Age of youngest insured is used for joint Contracts

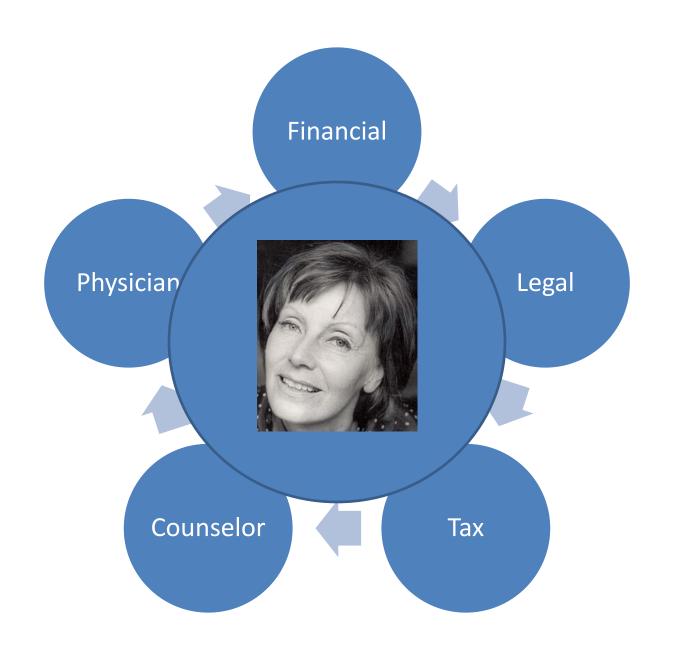
This example assumes no withdrawals. This is not a complete description of all rider provisions, nor is it intended to predict future performance. Please refer to the brochure and contract for details. Producers, please contact the Marketing Department for current rider availability.



HOPE IS NOT A RETIREMENT STRATEGY.



# KEEP CALM AND STICK TO THE PLAN



JUST BE YOU

NO REGRETS





AMAZE YOURSELF

DO YOUR OWN THING





IVE IN THE MOMENT

FORGIVE & FORGET





# Power and Wisdom

Stop letting people who do so little for you, control so much of your mind, feelings, and emotions.