



Annalee Leonard

Investment Advisor Representative*

Master Elite IRA Advisor

Founder & President, Mainstay Financial Group

Founder, Power of E3, Inc.



EDUCATE . ENLIGHTEN . EMPOWER





This much
money.....



Is NOT this much money!





Control

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





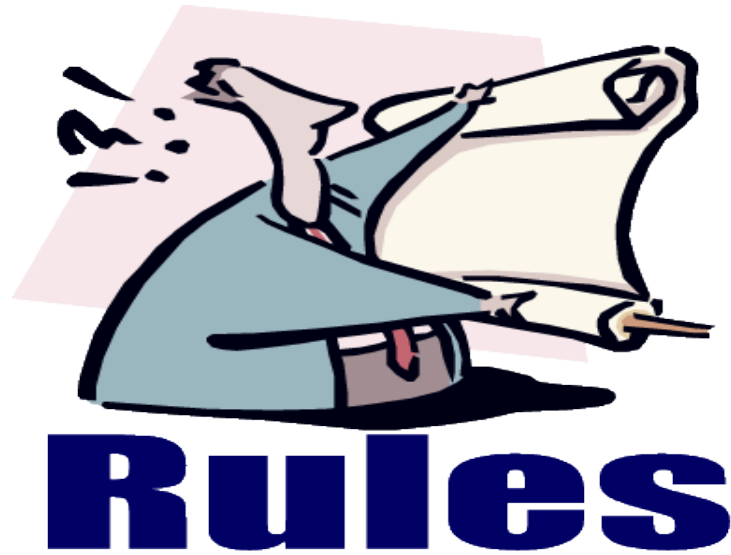




Rules

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

* Unless disabled

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

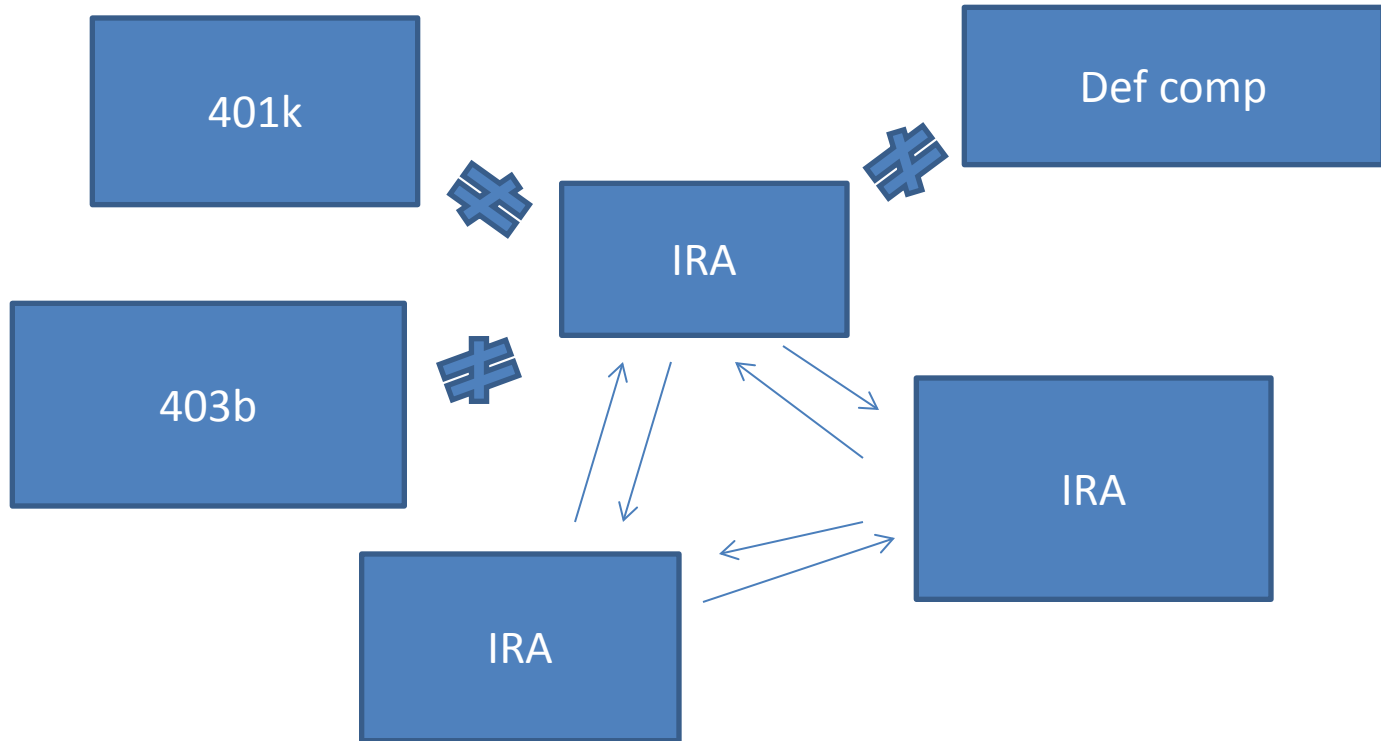
- Your plan
- Greater flexibility



* 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



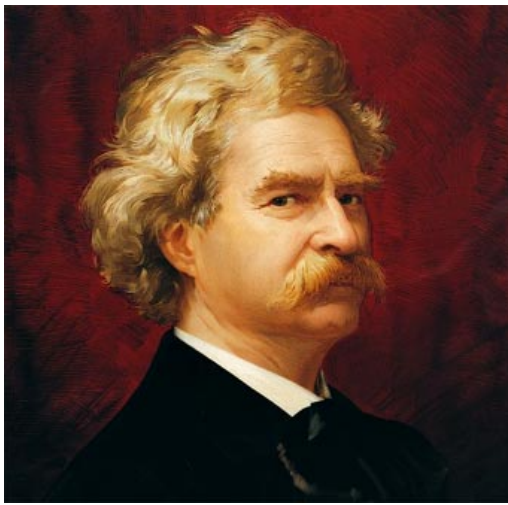
Rainy Day
Emergency



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	Beginning Amount	Yearly Return	Annual Income	End of Year Value
1	65	\$500,000	18.0%	\$22,500	\$567,737
2	66	\$567,737	31.9%	\$25,548	\$723,386
3	67	\$723,386	-5.2%	\$32,552	\$653,176
4	68	\$653,176	21.0%	\$29,393	\$760,768
5	69	\$760,768	21.3%	\$34,235	\$888,522
6	70	\$888,522	6.2%	\$39,984	\$903,737
7	71	\$903,737	31.2%	\$40,668	\$1,145,288
8	72	\$1,145,288	18.1%	\$51,538	\$1,300,599
9	73	\$1,300,599	4.7%	\$58,527	\$1,303,269
10	74	\$1,303,269	16.2%	\$58,647	\$1,456,011
11	75	\$1,456,011	31.4%	\$65,521	\$1,847,168
12	76	\$1,847,168	-3.3%	\$83,123	\$1,702,633
13	77	\$1,802,633	30.2%	\$76,618	\$2,140,576
14	78	\$2,140,576	7.4%	\$96,326	\$2,203,151
15	79	\$2,203,151	9.9%	\$99,142	\$2,321,954
16	80	\$2,321,954	1.2%	\$104,488	\$2,244,770
17	81	\$2,244,770	37.4%	\$101,015	\$2,984,327
18	82	\$2,984,327	22.9%	\$134,295	\$3,532,756
19	83	\$3,532,756	33.2%	\$158,974	\$4,546,322
20	84	\$4,546,322	28.6%	\$204,584	\$5,642,763
21	85	\$5,642,763	21.1%	\$253,924	\$6,577,681
22	86	\$6,577,681	-9.1%	\$295,996	\$5,686,000
23	87	\$5,686,000	-12.0%	\$255,870	\$4,746,495
24	88	\$4,746,495	-22.1%	\$213,592	\$3,481,786
25	89	\$3,481,786	28.5%	\$156,680	\$4,317,481
26	90	\$4,317,481	10.7%	\$194,287	\$4,586,902
27	91	\$4,586,902	4.8%	\$206,411	\$4,599,490
28	92	\$4,599,490	15.6%	\$206,977	\$5,111,949
29	93	\$5,111,949	5.4%	\$230,038	\$5,157,276
30	94	\$5,157,276	-37.0%	\$232,077	\$3,015,939

Year	Age	Beginning Amount	Yearly Return	Annual Income	End of Year Value
1	65	\$500,000	-37.0%	\$22,500	\$292,397
2	66	\$292,397	5.4%	\$23,400	\$284,747
3	67	\$284,747	15.6%	\$24,336	\$304,950
4	68	\$304,950	4.8%	\$25,309	\$294,200
5	69	\$294,200	10.7%	\$26,322	\$299,476
6	70	\$299,476	28.5%	\$27,375	\$357,458
7	71	\$357,458	-22.1%	\$28,470	\$249,829
8	72	\$249,829	-12.0%	\$29,608	\$190,183
9	73	\$190,183	-9.1%	\$30,793	\$142,167
10	74	\$142,167	21.1%	\$32,025	\$140,095
11	75	\$140,095	28.6%	\$33,305	\$146,881
12	76	\$146,881	33.2%	\$34,638	\$160,993
13	77	\$160,993	22.9%	\$36,023	\$161,800
14	78	\$161,800	37.4%	\$37,464	\$184,924
15	79	\$184,924	1.2%	\$38,963	\$148,135
16	80	\$148,135	9.9%	\$40,521	\$122,268
17	81	\$122,268	7.4%	\$42,142	\$89,203
18	82	\$89,203	30.2%	\$43,828	\$72,333
19	83	\$72,333	-3.3%	\$45,581	\$24,348
20	84	\$24,348	31.4%	\$47,404	(\$15,420)
21	85	(\$15,420)	16.2%	\$49,300	(\$67,221)
22	86	(\$67,221)	4.7%	\$51,272	(\$121,657)
23	87	(\$121,657)	18.1%	\$53,323	(\$196,952)
24	88	(\$196,952)	31.2%	\$55,456	(\$313,912)
25	89	(\$313,912)	6.2%	\$57,674	(\$391,088)
26	90	(\$391,088)	21.3%	\$59,981	(\$534,343)
27	91	(\$534,343)	21.0%	\$62,381	(\$708,787)
28	92	(\$708,787)	-5.2%	\$64,876	(\$736,765)
29	93	(\$736,765)	31.9%	\$67,471	(\$1,039,379)
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

I

Invest

M

Miracle of compounding

P

Plan

L

Long term investing

E

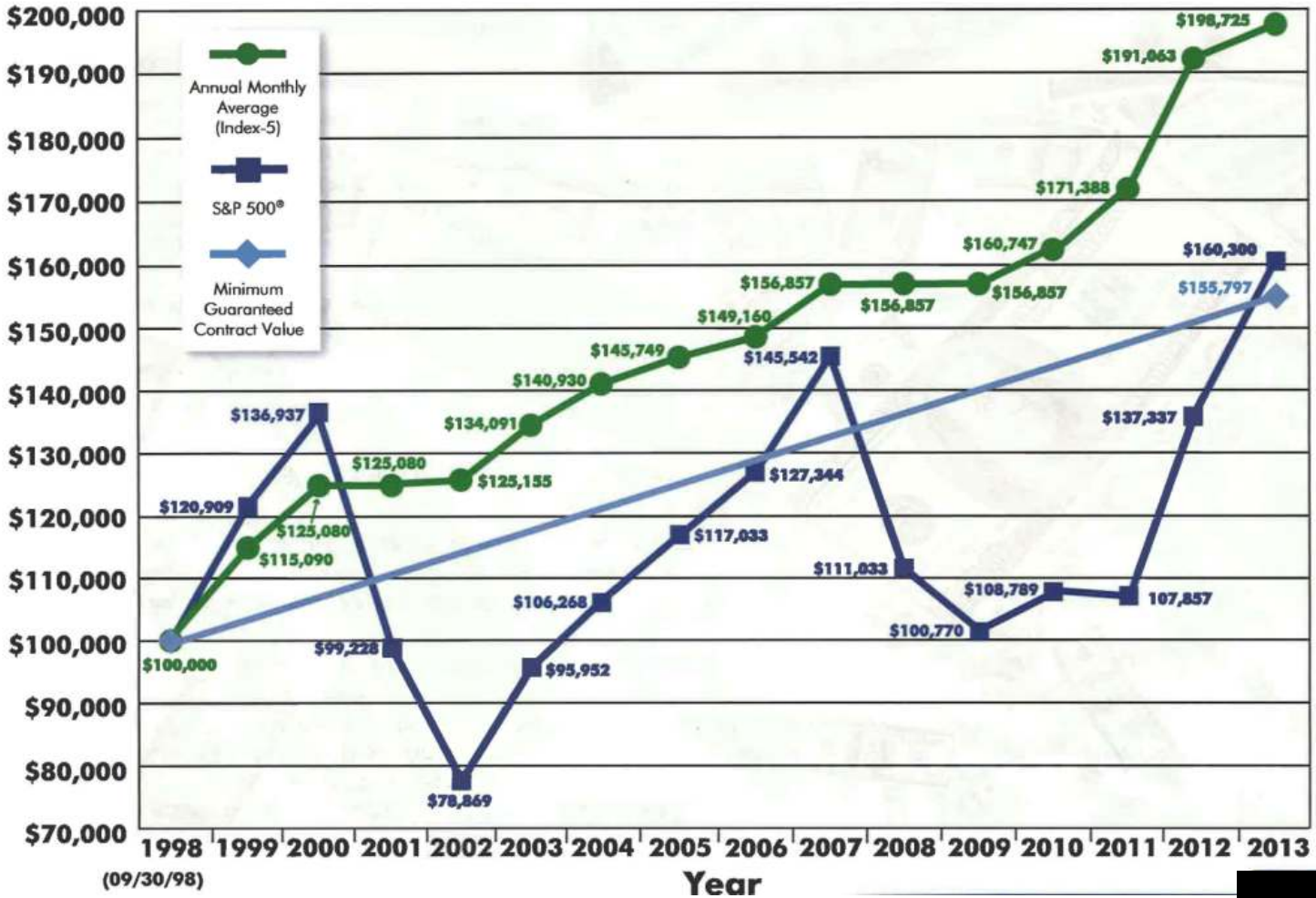
Expenses





***Your
Safe
Bucket***

Fixed Index Annuity Concept



Lifetime Income Benefit Rider Calculator

Client Name: Sample

Agent Name: Annalee

State: Florida

Product: XXXXXXXXXX

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 Illustration

LIBR Calculator 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

Sample illustration

*Maximum issue age varies by product and state. Age of youngest insured is used for joint Contracts

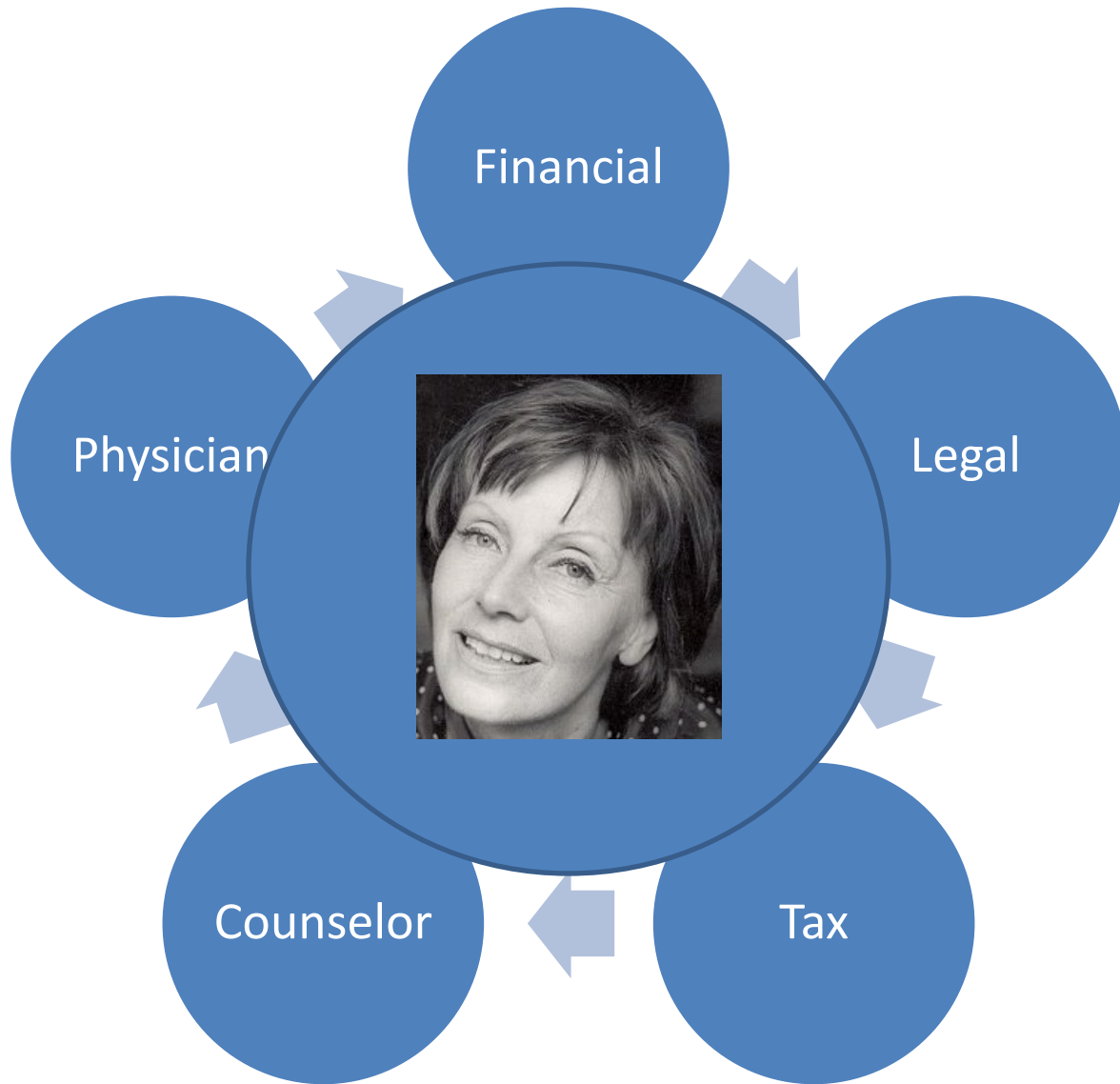
This example assumes no withdrawals. This is not a complete description of all rider provisions, nor is it intended to predict future performance. Please refer to the brochure and contract for details. Producers, please contact the Marketing Department for current rider availability.



HOPE IS NOT A RETIREMENT STRATEGY.



**KEEP
CALM
AND
STICK TO
THE PLAN**



Financial

Physician

Legal

Counselor

Tax

JUST BE YOU

NO REGRETS

COUNT
YOUR BLESSINGS

WORK LESS
PLAY MORE

AMAZE YOURSELF

DO YOUR OWN THING

LOVE WELL

FORGIVE & FORGET

SMILE

DREAM
BIG



LIVE IN THE MOMENT

Power and Wisdom

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