Annalee Leonard
Investment Advisor Representative*
Master Elite IRA Advisor
Founder & President, Mainstay Financial Group
Founder, Power of E3, Inc.
change, life, new, always, willing, open, day, comfort zone, every, trying, challenge, changing, positive, ways, love, thoughts, embrace, welcome, world, make, learning, stretch, transforming, person, believe.
This much money........
Is NOT this much money!
Control

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

* 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

401k

403b

IRA

Def comp

IRA

IRA

IRA

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Age</th>
<th>Beginning Amount</th>
<th>Yearly Return</th>
<th>Annual Income</th>
<th>End of Year Value</th>
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<tr>
<td>1</td>
<td>65</td>
<td>$500,000</td>
<td>18.0%</td>
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<td>$567,737</td>
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<tr>
<td>2</td>
<td>66</td>
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<td>$25,548</td>
<td>$723,386</td>
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<tr>
<td>3</td>
<td>67</td>
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<tr>
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<tr>
<td>6</td>
<td>70</td>
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<td>$903,737</td>
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<tr>
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<td>8</td>
<td>72</td>
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<td>9</td>
<td>73</td>
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<td>31.4%</td>
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<td>76</td>
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<tr>
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<td>19</td>
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<td>$5,642,763</td>
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<tr>
<td>21</td>
<td>85</td>
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<td>21.1%</td>
<td>$253,924</td>
<td>$6,577,681</td>
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<tr>
<td>22</td>
<td>86</td>
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<td>$295,996</td>
<td>$5,686,000</td>
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<tr>
<td>23</td>
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<tr>
<td>24</td>
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<td>25</td>
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<td>28.5%</td>
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<tr>
<td>26</td>
<td>90</td>
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<tr>
<td>27</td>
<td>91</td>
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<tr>
<td>28</td>
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<td>$206,977</td>
<td>$5,111,499</td>
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<tr>
<td>29</td>
<td>93</td>
<td>$5,111,499</td>
<td>15.6%</td>
<td>$230,038</td>
<td>$5,157,276</td>
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<tr>
<td>30</td>
<td>94</td>
<td>$5,157,276</td>
<td>-37.0%</td>
<td>$232,077</td>
<td>$3,015,939</td>
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</tbody>
</table>

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.
Simplicity
Invest
Miracle of compounding
Plan
Long term investing
Expenses
Your Safe Bucket
Fixed Index Annuity Concept
Lifetime Income Benefit Rider Calculator

Client Name: Sample
Agent Name: Annalee
State: Florida

Product: [Redacted]
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
<table>
<thead>
<tr>
<th>Years Deferred</th>
<th>Age</th>
<th>Income Account Value</th>
<th>Guaranteed Annual Payment</th>
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<td>1</td>
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<td>$230,040.00</td>
<td>$11,502.00</td>
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<td>$244,992.60</td>
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<td>68</td>
<td>$260,917.12</td>
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<td>$277,876.73</td>
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<td>70</td>
<td>$295,938.72</td>
<td>$16,276.63</td>
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<td>6</td>
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<td>$315,174.74</td>
<td>$17,334.61</td>
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<td>7</td>
<td>72</td>
<td>$335,661.09</td>
<td>$18,461.36</td>
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<tr>
<td>8</td>
<td>73</td>
<td>$357,479.06</td>
<td>$19,661.35</td>
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<tr>
<td>9</td>
<td>74</td>
<td>$380,715.20</td>
<td>$20,939.34</td>
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<tr>
<td>10</td>
<td>75</td>
<td>$405,461.69</td>
<td>$24,327.70</td>
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<td>$459,884.79</td>
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<td>13</td>
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<td>$29,386.64</td>
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<tr>
<td>14</td>
<td>79</td>
<td>$521,612.82</td>
<td>$31,296.77</td>
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<tr>
<td>15</td>
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<td>$36,108.65</td>
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<td>20</td>
<td>85</td>
<td>$761,107.33</td>
<td>$49,471.98</td>
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</table>

*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
COUNt YOUR BLESSINGS
WORk LESS
PLAy MORE
AMAze YOURSELF
DO YOUR OWN THING
LOVE WELL
FORGIVE & FORGET
SmiLE
DREAM BIG
LIVE IN THE MOMent
Stop letting people who do so little for you, control so much of your mind, feelings, and emotions.