

Our Annuity Process

(Webster's Definition of an Annuity: "A sum of money payable yearly or at other regular intervals".)

It is important to determine which Strategy or Strategies below, **MAY fit your financial picture.**

- 1. If you have a lump sum of money, and there is a possibility of outliving your money due to living longer, market losses, or inflation, and you want a **GUARANTEED lifetime income, (To at least cover basic monthly expenses), with no losses and to never outlive your retirement money,** Strategy #1 on our website may fit a portion of your financial future.**
- 2. If you have a lump sum of money and you are healthy and could live into or past age 90 or 100, and it is important to have **INCREASING lifetime income with no losses and to keep up with inflation, and to never outlive your retirement money,** then Strategy #2 on our website may fit a portion of your financial future.**
- 3. If you have a lump sum of money and you know that you will never outlive your money, even if you live to age 100, even with the effects of inflation, and you want a place to put your money with, **MARKET INDEX GROWTH,** with no losses, and withdrawals as needed up to the allowed amount, and no lifetime income rider, then Strategy #2 on our website may fit your financial future.**
- 4. If you have a lump sum of money and you want **Lifetime income** to start within one year, Single or Joint, then Strategy #3 on our website may fit your financial future.**
- 5. If you have a lump sum of money and you want a short term guaranteed fixed rate of return for 3, 5, 7 or 10 years, then Strategy #4 on our website may be a place to put your money temporarily.**

IMPORTANT: Please fill out the Confidential Worksheets located at the bottom of each Strategy Box, so we can see what is needed to secure your financial future.

Please Close this page by clicking the back button & go to the Strategy Boxes that fit you.