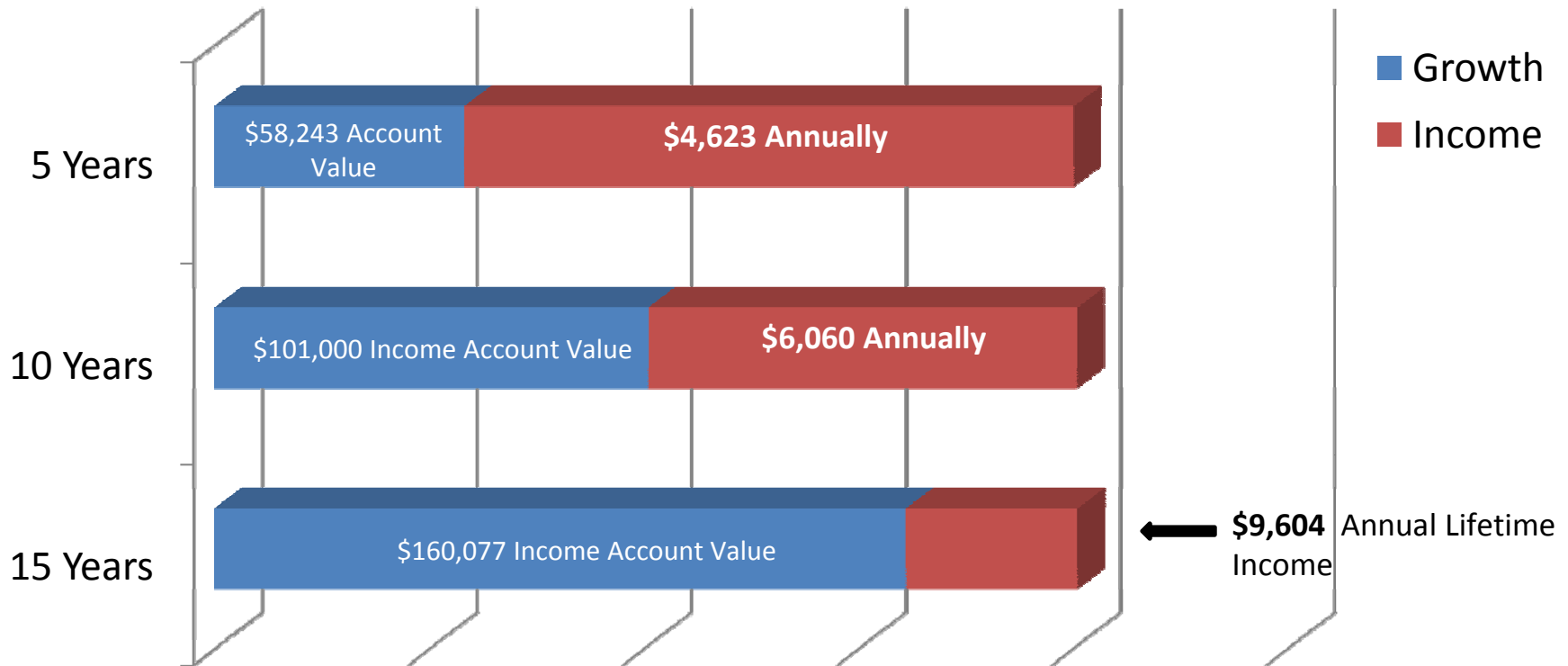


Climb a Ladder to Retirement Income

Option 1: Increasing Lifetime Income

As more people near retirement, they are focusing less on accumulation and more on preservation and income. With pensions gone or shrinking and Social Security no longer a guarantee, safe ways to provide income is in high demand. "Laddering" is a great way to ensure income for the future ahead.

Let's assume a 60 year old male has \$150,000 to invest today and needs income to begin in 5 years. We can split it into three \$50,000 buckets with plans for each to have a different income start date.



At 15 years, the client's lifetime annual income has increased to **\$20,287 annually**. The increase every 5 years can help clients keep pace with inflation and maintain their expected quality of life.