



YOUR RETIREMENT
INCOME
REPORT

Prepared for: Valued Client
Prepared by: Sample Agent

Report as of: July 22, 2021

A MESSAGE FROM YOUR ADVISOR



Sample Agent

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Dear Valued,

For years I've been educating our community on wealth-building practices and hope you find the following information valuable to you and your family.

Before we get started, I want you to feel comfortable and confident that you're making the best decision about your financial future. Below are members of my team who serve as my back-office support. My team and I have a combined experience of over 200 years. Based on our initial conversations and a review of your investment objectives, goals, retirement needs and concerns, we have researched the available strategies and have concluded that the enclosed strategy may be the best approach for you.

I appreciate the opportunity to share this information with you and to discuss how this approach may fit in to your overall financial portfolio. Our goal is to create a customized retirement plan that provides safety, security and peace of mind so that you can sleep at night.

Sincerely,

Sample Agent
LifePro Financial Services.

MEET MY TEAM



Operations

Assists with back-office needs and helps with overall business activities.



Business Support

Provides research and training on the best and most suitable opportunities available.



Account Management

Oversees all activity within your wealth building plan.



Wealth Designers

Designs conservative wealth strategies built for longevity.

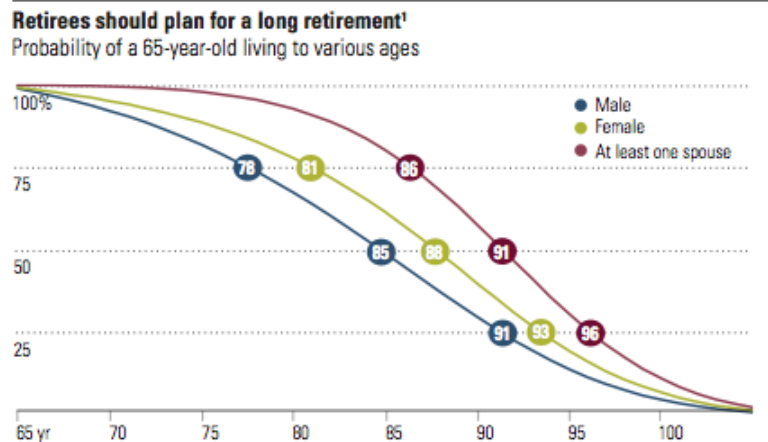
POTENTIAL RISKS TO CONSIDER DURING RETIREMENT



LONGEVITY RISK

Thanks to healthier lifestyles and medical breakthroughs, life expectancies have increased significantly over the last half century.

The chart on the right (1) shows that for a 65 year old couple there is a 50% chance that at least one spouse will live until age 91. Are you confident that your retirement nest egg can last that long or possibly longer?



We don't know how long we are going to live, and consequently we have to navigate between spending our money and making sure our assets last our entire lifetime. The longer we live, the greater the risk of stock market volatility, inflation, and increased health care costs impacting our financial situation.



STOCK MARKET VOLATILITY

As long as you have some money invested in the market you are subject to the possibility of experiencing losses to your investment. In recent history we have had two significant market crashes that have impacted millions of retirees.



INFLATION RISK

Inflation is a fact of life in our economy. Almost every year the costs of goods become more and more expensive. Inflation is a reality and should be taken into account when putting together a successful retirement plan.



SEQUENCE OF RETURNS

Starting your retirement in an up market versus starting in a down market can have a huge impact on how long your retirement nest egg can last. Unfortunately, there's no way to predict how the market will do when you start your retirement. However there are strategies that help address this risk.

**\$1 with 3%
Inflation for 30
Years = 40 Cents!**



BENEFITS OF **ANNUITIES**

With an annuity you can secure a portion of your retirement assets as you prepare for your financial future.

1. **Safe Accumulation**

With a fixed indexed annuity your principal and credited interest are protected against market downturns. As you can see in the graph on the next page that when the market has declined a fixed annuity accumulation value will stay flat. For further details of this graph please see the back page.

Another advantage of a fixed index annuity is the opportunity to accumulate interest based on changes in an external index, without being subject to negative market returns.

2. **Guaranteed Income**

With an annuity you can be protected from the possibility of outliving your assets with an income rider. You can receive your contract's values in a stream of income that will last your lifetime (and your spouse's lifetime if applicable). The amount of your payments is based on the value of the contract on the date you begin distribution and the payout schedule you choose. Since every annuity is different it is important to examine the policy carefully and ask for clarification on any questions you may have.

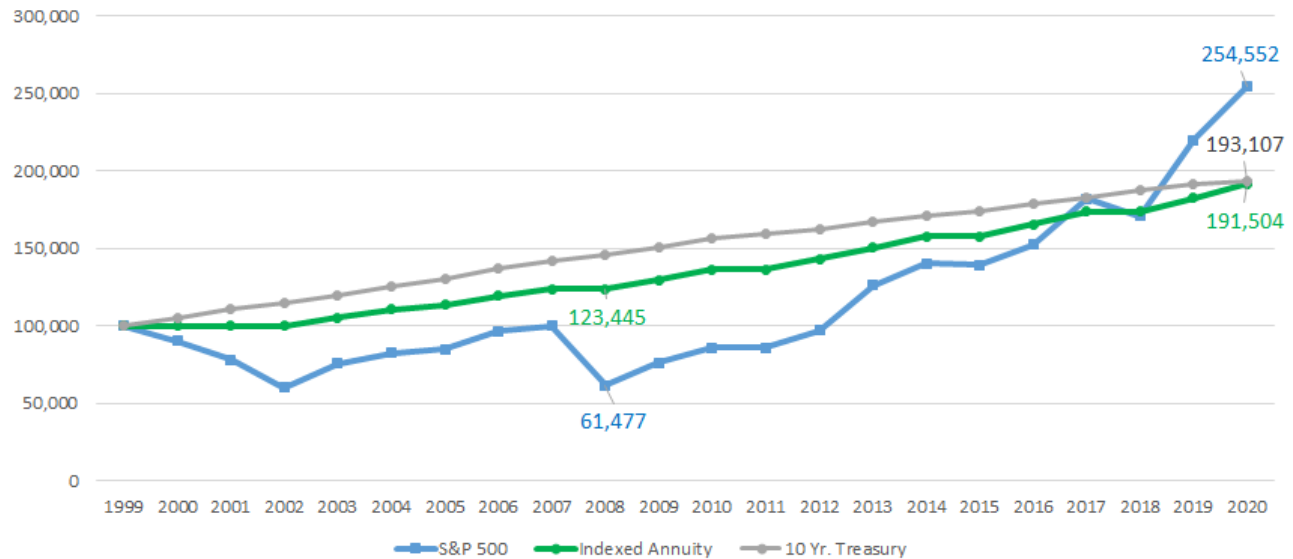
BUILT SPECIFICALLY FOR YOUR NEEDS

**ALONG WITH SAFE ACCUMULATION
AND GUARANTEED INCOME,
ANNUITIES ALSO PROVIDE THESE
THREE BENEFITS**

1. Tax Deferral
2. Potential Increasing Income
3. Possible Death Benefit

HISTORICAL EXAMPLE SAFE ACCUMULATION

S&P 500, 10 Year Treasury and Indexed Annuity Hypothetical Historical Returns



Year	S&P 500 Return	S&P 500 Value	10 Yr. Treasury Return	10 Yr. Treasury Value	Annuity Return	Annuity Value
1999		100,000		100,000		100,000
2000	-10.1%	89,861	4.9%	104,920	0.0%	100,000
2001	-13.0%	78,141	5.2%	110,376	0.0%	100,000
2002	-23.4%	59,882	4.1%	114,868	0.0%	100,000
2003	26.4%	75,679	4.4%	119,899	5.0%	105,000
2004	9.0%	82,486	4.2%	124,971	5.0%	110,250
2005	3.0%	84,961	4.4%	130,432	3.0%	113,559
2006	13.6%	96,532	4.7%	136,537	5.0%	119,237
2007	3.5%	99,939	3.9%	141,875	3.5%	123,445
2008	-38.5%	61,477	2.5%	145,365	0.0%	123,445
2009	23.5%	75,896	3.9%	150,962	5.0%	129,617
2010	12.8%	85,597	3.4%	156,034	5.0%	136,098
2011	0.0%	85,595	2.0%	159,108	0.0%	136,098
2012	13.4%	97,069	1.9%	162,067	5.0%	142,903
2013	29.6%	125,803	3.0%	166,929	5.0%	150,048
2014	11.4%	140,133	2.1%	170,468	5.0%	157,551
2015	-0.7%	139,115	2.2%	174,287	0.0%	157,551
2016	9.5%	152,379	2.4%	178,539	5.0%	165,428
2017	19.4%	181,971	2.5%	182,932	5.0%	173,700
2018	-6.2%	170,621	2.7%	187,798	0.0%	173,700
2019	28.9%	219,896	1.9%	191,328	5.0%	182,385
2020	15.8%	254,552	0.9%	193,107	5.0%	191,504

*This graph is based on historical returns of the S&P 500. The annuity used is a hypothetical annuity with no bonus, a 0% floor and a 5% cap.

The S&P 500 return excludes taxes, fees and dividends. Please view the last page for a further explanation of this report (2).

The 10 year treasury is the benchmark used as a proxy for many important financial matters, such as mortgage rates.

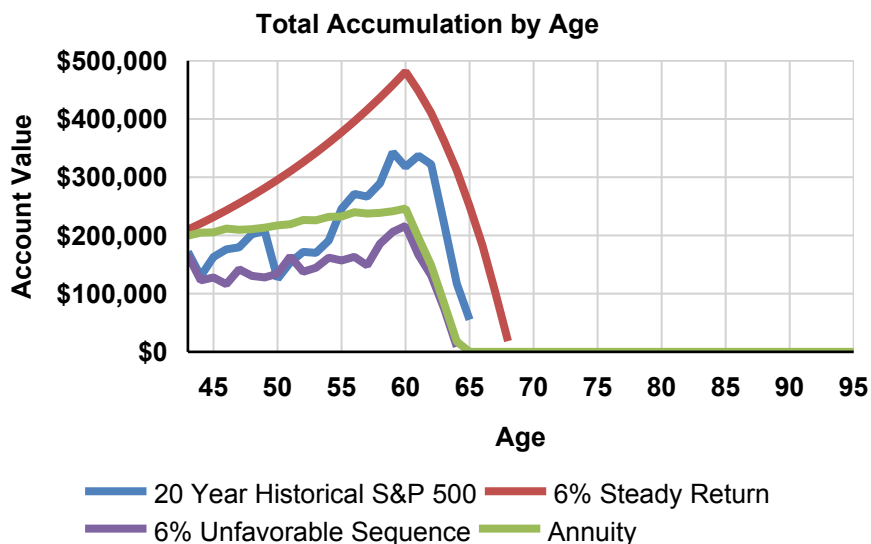
ANNUITY VERSUS PORTFOLIO ANALYSIS

The purpose of this report is to compare the illustrated values of the suggested annuity with other various investment alternatives. We can't predict future rates of return so we will do a few comparisons. The alternatives we're comparing are:

- \$200,000 annuity initially with income starting in year 19
- Steady 6% return and 1% fee
- Last 20 yrs. returns of the S&P 500 and 1% fee
- Average 6% return with an unfavorable sequence of returns. This is a random sequence of returns.

TOTAL INCOME AT AGE 85 AND 95

	Age 85 Total	Age 95 Total	Age 95 Internal Rate of Return (3)	Notes
Suggested Annuity	\$3,271,888	\$6,913,172	10.21%	Income will continue for life
6% Steady Return	\$580,746	\$580,746	5%	Account Went to \$0 at Age 69
Last 20 years of S&P 500	\$371,257	\$371,257	3.06%	Account Went to \$0 at Age 66
6% Unfavorable Sequence	\$251,708	\$251,708	1.18%	Account Went to \$0 at Age 65



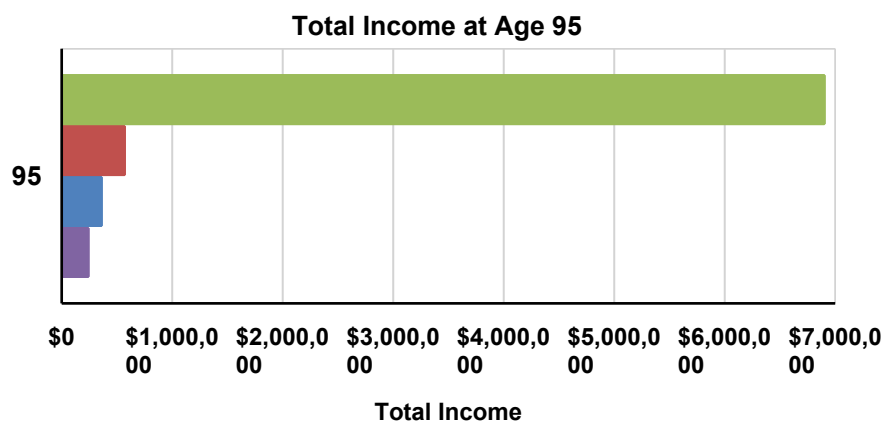
The chart on the left shows the accumulation value of each scenario by year.

Favorable market conditions will likely always provide more accumulation value over time, but unforeseen stock market volatility should be taken into consideration when doing long term retirement planning.

Keep in mind that in the suggested annuity strategy, the income is guaranteed for your lifetime even though the accumulation value may run down to \$0.

The chart on the right shows the total income to age 95 from the initial \$200,000 from each scenario.

In this scenario the annuity was able to provide \$6,913,172 in income to age 95. This was \$6,661,464 more in income than the account with the unfavorable sequence of returns with a 6% average return.



ANNUITY SUMMARY - HYPOTHETICAL VALUES

YEARLY BREAKDOWN

Age	Prem	Bucket #1 'Cash Account'		Bucket #2 'Income Account' 18% Bonus		
		Credited Interest Rate	Accum. Value	Protected Income Value Interest Credit	Protected Income Value	Income
43	200,000	0.78%	199,656	3.89%	245,180	0
44	0	3.52%	204,776	17.38%	287,788	0
45	0	1.19%	205,276	5.86%	304,659	0
46	0	4.11%	211,755	20.28%	366,445	0
47	0	0.00%	209,743	0.00%	366,445	0
48	0	1.45%	210,772	7.22%	392,903	0
49	0	2.18%	213,363	10.48%	434,076	0
50	0	2.77%	217,244	13.31%	491,833	0
51	0	1.89%	219,280	8.90%	535,609	0
52	0	4.24%	226,479	20.99%	648,060	0
Tot.	200,000		226,479	20.99%	648,060	0
53	0	0.76%	226,039	3.47%	670,570	0
54	0	3.56%	231,929	18.16%	792,338	0
55	0	1.16%	232,416	5.22%	833,709	0
56	0	4.17%	239,887	21.38%	1,011,986	0
57	0	0.00%	237,608	0.00%	1,011,986	0
58	0	1.44%	238,772	7.20%	1,084,882	0
59	0	2.12%	241,557	9.31%	1,185,841	0
60	0	2.85%	246,142	14.81%	1,361,419	0
61	0	3.66%	196,371	4.73%	1,110,374	54,457
62	0	8.53%	148,628	13.82%	894,061	57,450
Tot.	200,000		148,628	13.82%	894,061	111,907
63	0	1.46%	83,721	1.86%	514,149	64,718
64	0	7.20%	17,737	11.38%	120,381	66,122
65	0	2.19%	0	3.29%	0	73,262
66	0	8.46%	0	12.69%	0	75,674
67	0	0.00%	0	0.00%	0	85,278
68	0	2.88%	0	4.33%	0	85,278
69	0	3.95%	0	5.93%	0	88,968
70	0	5.84%	0	8.76%	0	94,240
71	0	3.38%	0	5.07%	0	102,494
72	0	8.86%	0	13.29%	0	107,693
Tot.	200,000		0	13.29%	0	955,634
73	0	1.46%	0	1.86%	0	122,005
74	0	7.20%	0	11.38%	0	124,677
75	0	2.19%	0	3.29%	0	138,142
76	0	8.46%	0	12.69%	0	142,680
77	0	0.00%	0	0.00%	0	160,787
78	0	2.88%	0	4.33%	0	160,787

Age	Prem	Credited Interest Rate	Accum. Value	Protected Income Value Interest Credit	Protected Income Value	Income
79	0	3.95%	0	5.93%	0	167,733
80	0	5.84%	0	8.76%	0	177,671
81	0	3.38%	0	5.07%	0	193,235
82	0	8.86%	0	13.29%	0	203,032
Tot.	200,000		0	13.29%	0	2,546,383
83	0	1.46%	0	1.86%	0	230,015
84	0	7.20%	0	11.38%	0	235,052
85	0	2.19%	0	3.29%	0	260,438
86	0	8.46%	0	12.69%	0	268,993
87	0	0.00%	0	0.00%	0	303,128
88	0	2.88%	0	4.33%	0	303,128
89	0	3.95%	0	5.93%	0	316,223
90	0	5.84%	0	8.76%	0	334,959
91	0	3.38%	0	5.07%	0	364,302
92	0	8.86%	0	13.29%	0	382,772
Tot.	200,000		0	13.29%	0	5,545,393
93	0	1.46%	0	1.86%	0	433,642
94	0	7.20%	0	11.38%	0	443,139
95	0	2.19%	0	3.29%	0	490,998
Tot.	200,000		0	3.29%	0	6,913,172

ANNUITY VERSUS PORTFOLIO YEARLY BREAKDOWN

Age	Prem	Suggested Annuity			Steady 6% Return			Last 20 yrs. returns of the S&P 500			Unfavorable 6% Avg. Return Sequence		
		Annual Return	Accum. Value	Income	Annual Return	Accum. Value	Income	Annual Return*	Accum. Value	Income	Annual Return*	Accum. Value	Income
43	200,000	0.78%	199,656	0	6 %	210,000	0	-13 %	171,915	0	-16 %	166,000	0
44	0	3.52%	204,776	0	6 %	220,500	0	-23 %	130,026	0	-25 %	122,840	0
45	0	1.19%	205,276	0	6 %	231,525	0	26 %	163,027	0	5 %	127,754	0
46	0	4.11%	211,755	0	6 %	243,101	0	9 %	176,059	0	-8 %	116,256	0
47	0	0.00%	209,743	0	6 %	255,256	0	3 %	179,582	0	23 %	141,832	0
48	0	1.45%	210,772	0	6 %	268,019	0	14 %	202,244	0	-7 %	130,485	0
49	0	2.18%	213,363	0	6 %	281,420	0	4 %	207,360	0	-1 %	127,876	0
50	0	2.77%	217,244	0	6 %	295,491	0	-38 %	125,482	0	6 %	134,270	0
51	0	1.89%	219,280	0	6 %	310,266	0	23 %	153,658	0	23 %	163,809	0
52	0	4.24%	226,479	0	6 %	325,779	0	13 %	171,763	0	-15 %	137,599	0
Tot.	200,000		226,479	0		325,779	0		171,763	0		137,599	0
53	0	0.76%	226,039	0	6 %	342,068	0	0 %	170,040	0	6 %	144,479	0
54	0	3.56%	231,929	0	6 %	359,171	0	13 %	191,135	0	13 %	161,817	0
55	0	1.16%	232,416	0	6 %	377,130	0	30 %	245,802	0	-2 %	156,962	0
56	0	4.17%	239,887	0	6 %	395,986	0	11 %	271,342	0	5 %	163,241	0
57	0	0.00%	237,608	0	6 %	415,786	0	-1 %	266,657	0	-8 %	148,549	0
58	0	1.44%	238,772	0	6 %	436,575	0	10 %	289,416	0	26 %	185,687	0
59	0	2.12%	241,557	0	6 %	458,404	0	19 %	342,726	0	12 %	206,112	0
60	0	2.85%	246,142	0	6 %	481,324	0	-6 %	317,922	0	6 %	216,418	0
61	0	3.66%	196,371	54,457	6 %	448,210	54,457	29 %	336,914	54,457	4 %	166,820	54,457
62	0	8.53%	148,628	57,450	6 %	410,298	57,450	16 %	322,108	57,450	21 %	131,243	57,450
Tot.	200,000		148,628	111,907		410,298	111,907		322,108	111,907		131,243	111,907
63	0	1.46%	83,721	64,718	6 %	362,859	64,718	-13 %	221,245	64,718	14 %	75,174	64,718
64	0	7.20%	17,737	66,122	6 %	311,574	66,122	-23 %	117,326	66,122	0 %	8,961	66,122
65	0	2.19%	0	73,262	6 %	250,228	73,262	26 %	55,248	73,262	-2 %	0	8,961
66	0	8.46%	0	75,674	6 %	183,281	75,674	9 %	0	55,248	7 %	0	0
67	0	0.00%	0	85,278	6 %	102,904	85,278	3 %	0	0	1 %	0	0
68	0	2.88%	0	85,278	6 %	18,507	85,278	14 %	0	0	4 %	0	0
69	0	3.95%	0	88,968	6 %	0	18,507	4 %	0	0	18 %	0	0
70	0	5.84%	0	94,240	6 %	0	0	-38 %	0	0	3 %	0	0
71	0	3.38%	0	102,494	6 %	0	0	23 %	0	0	14 %	0	0
72	0	8.86%	0	107,693	6 %	0	0	13 %	0	0	5 %	0	0
Tot.	200,000		0	955,634		0	580,746		0	371,257		0	251,708
73	0	1.46%	0	122,005	6 %	0	0	0 %	0	0	18 %	0	0
74	0	7.20%	0	124,677	6 %	0	0	13 %	0	0	22 %	0	0
75	0	2.19%	0	138,142	6 %	0	0	30 %	0	0	-20 %	0	0
76	0	8.46%	0	142,680	6 %	0	0	11 %	0	0	4 %	0	0
77	0	0.00%	0	160,787	6 %	0	0	-1 %	0	0	11 %	0	0
78	0	2.88%	0	160,787	6 %	0	0	10 %	0	0	3 %	0	0
79	0	3.95%	0	167,733	6 %	0	0	19 %	0	0	-3 %	0	0
80	0	5.84%	0	177,671	6 %	0	0	-6 %	0	0	13 %	0	0

Age	Prem	Annual Return	Accum. Value	Income	Annual Return	Accum. Value	Income	Annual Return*	Accum. Value	Income	Annual Return*	Accum. Value	Income
81	0	3.38%	0	193,235	6 %	0	0	29 %	0	0	18 %	0	0
82	0	8.86%	0	203,032	6 %	0	0	16 %	0	0	5 %	0	0
Tot.	200,000		0	2,546,383		0	580,746		0	371,257		0	251,708
83	0	1.46%	0	230,015	6 %	0	0	-13 %	0	0	-10 %	0	0
84	0	7.20%	0	235,052	6 %	0	0	-23 %	0	0	11 %	0	0
85	0	2.19%	0	260,438	6 %	0	0	26 %	0	0	1 %	0	0
86	0	8.46%	0	268,993	6 %	0	0	9 %	0	0	10 %	0	0
87	0	0.00%	0	303,128	6 %	0	0	3 %	0	0	15 %	0	0
88	0	2.88%	0	303,128	6 %	0	0	14 %	0	0	-2 %	0	0
89	0	3.95%	0	316,223	6 %	0	0	4 %	0	0	21 %	0	0
90	0	5.84%	0	334,959	6 %	0	0	-38 %	0	0	8 %	0	0
91	0	3.38%	0	364,302	6 %	0	0	23 %	0	0	15 %	0	0
92	0	8.86%	0	382,772	6 %	0	0	13 %	0	0	-6 %	0	0
Tot.	200,000		0	5,545,393		0	580,746		0	371,257		0	251,708
93	0	1.46%	0	433,642	6 %	0	0	0 %	0	0	25 %	0	0
94	0	7.20%	0	443,139	6 %	0	0	13 %	0	0	18 %	0	0
95	0	2.19%	0	490,998	6 %	0	0	30 %	0	0	9 %	0	0
Tot.	200,000		0	6,913,172		0	580,746		0	371,257		0	251,708

Disclosures

Projections and information in this report regarding potential outcomes are hypothetical and are not intended to reflect actual returns nor guarantee future results. Results may be more or less favorable due to unforeseen circumstances such as investment returns, inflation rates, tax rates and product expenses.

Please review all of the inputs and assumptions made in this report for accuracy. If you see the need to change these assumptions or have corrections, let me know and we will be happy to update the report.

Some financial vehicles have limits on the amount that can be funded into an account or ages that there are penalties for withdrawing or not withdrawing funds. This report assumes that the same amount that can be added or withdrawn from an annuity can be added or withdrawn with the alternatives without penalty and that may not be the case.

This report is not valid unless accompanied by a personalized insurance carrier illustration from that specific insurance company. Past performance does not guarantee future results. The content of this report is not intended to provide legal, tax or accounting advice. Please consult your tax advisor for specific tax advice.

(1) Source: Annuity 2000 mortality tables - transactions, Society of Actuaries, 1995-1996 Reports

(2) Any historical returns from an index is done so excluding dividends. Although we are assuming that other investment vehicles are having returns from an index you are not able to invest in an index. This report is not sponsored, endorsed, sold or reported by Standard & Poor's. Past performance is not an indication of future results.

(3) Internal Rate of Return is the "annualized effective compounded return rate" or the rate of return of all the cash flows which include paying the premium as a negative cash flow and income and accumulation value and positive cash flow. The internal rate of return is not the annual return from the annuity index.

(4) The random sequence of return is random and is not based on historical rates of return. The purpose of the random sequence of return is to show how a down market at the beginning of retirement can significantly change how long your retirement nest egg could last.

(5) The annual returns are the same random unfavorable sequence of returns as were used in the annuity analysis.

(6) Other fixed income includes Social Security, pension income and any additional fixed income.