



3 Functions of Money in Retirement

- **Income:** for living expenses and lifestyle
- **Liquidity:** for opportunities and emergencies
- **Legacy:** to leave to heirs



Goals of Our Retirement Planning

- More retirement income
- More income guaranteed for lifetime
- Keep assets in the family



Goals Can Be Achieved With

- No additional out-of-pocket expense
- No additional time
- Less risk

Guarantees are subject to the claims paying ability of the issuing insurance company.

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