

# GUARANTEED INCOME FOR LIFE

USING A FIXED INDEXED ANNUITY

**John's financial objective**  
is to generate \$40,000 per year during retirement

TWO POTENTIAL APPROACHES TO GENERATE THE DESIRED INCOME...

*Traditional approach:*  
**4% RULE**

*New approach:*  
**7% RULE**

HOW MUCH DOES IT TAKE TO GENERATE \$40,000?

**\$1,000,000**  
*(\$1,000,000 x 4% = \$40,000)*

**\$570,000**  
*(\$570,000 x 7% = \$40,000)*

ARE THE RETIREMENT ASSETS PROTECTED FROM MARKET LOSS?

**MAY NOT BE PROTECTED**

**PROTECTED**

IS THE INCOME GUARANTEED TO LAST A LIFETIME?

**NOT GUARANTEED**

**GUARANTEED**