

# Retirement Income

## I M A G E L I S T

- |   |  |
|---|--|
| <b>0010</b> Welcome   | <b>0230</b> Systematic Withdrawals   |
| <b>0020</b> Workshop Objectives   | <b>0240</b> Lifetime Annuity Payment Options<br><i><b>Bonus slide</b></i>      |
| <b>0030</b> Our Commitment  | <b>0250</b> Which Distribution Method Is Appropriate for You?                  |
| <b>0040</b> Evaluation Form   | <b>0260</b> IRA Rollover/Transfer<br><i><b>Bonus slide</b></i>                 |
| <b>0050</b> About Your Workbook   | <b>0265</b> Some Reasons Not to Roll Over Funds                                |
| <b>0060</b> How Do You Envision Retirement?   | <b>0270</b> IRA Rollover Considerations  |
| <b>0070</b> Retirement: Beginning a New Voyage  | <b>0280</b> Consider the Advantages of a Roth IRA                              |
| <b>0080</b> What Happens When You Retire?   | <b>0290</b> Action Items to Chart Your Course – Understand Distribution Rules  |
| <b>0090</b> Action Items to Chart Your Course – Size Up Current Situation and Sources of Income | <b>0300</b> Age 59½ Rule   |
| <b>0100</b> Size Up Current Situation   | <b>0310</b> Penalty-Free Early Distribution                                    |
| <b>0110</b> Length of Retirement  | <b>0320</b> Required Minimum Distributions                                     |
| <b>0120</b> Impact of Inflation   | <b>0330</b> Key RMD Rules to Follow  |
| <b>0130</b> Lifestyle   | <b>0340</b> Don't Forget to Name Beneficiaries                                 |
| <b>0140</b> Primary Sources of Retirement Income  | <b>0350</b> Action Items to Chart Your Course – Develop an Investment Strategy |
| <b>0150</b> Personal Savings and Investments  | <b>0360</b> Asset Allocation<br><i><b>Bonus slide</b></i>                      |
| <b>0160</b> Social Security<br><i><b>Bonus slide</b></i>  | <b>0370</b> Sample Asset Allocation Models<br><i><b>Bonus slide</b></i>        |
| <b>0161</b> The Effect of Filing at Different Ages  | <b>0380</b> Investing in Retirement  |
| <b>0170</b> Lifetime Benefits   | <b>0390</b> Tax-Exempt Investing   |
| <b>0180</b> Continued Employment Earnings<br><i><b>Bonus workbook exercise</b></i>              | <b>0400</b> Investing for a Long Retirement                                    |
| <b>0190</b> Action Items to Chart Your Course – Choose a Distribution Method                    | <b>0410</b> Income-Producing Vehicles  |
| <b>0195</b> How Long Would a Retirement Portfolio Last?<br><i><b>Bonus slide</b></i>            | <b>0420</b> Bonds  |
| <b>0196</b> Assess Drawdown Strategies  | <b>0430</b> Income Mutual Funds  |
| <b>0200</b> Identify What to Spend First<br><i><b>Bonus slide</b></i>                           | <b>0440</b> Dividend-Paying Stocks<br><i><b>Bonus slide</b></i>                |
| <b>0210</b> Main Distribution Methods   | <b>0450</b> Fixed Annuities  |
| <b>0220</b> Lump-Sum Distribution   |  |

# Retirement Income

## I M A G E L I S T

- 0460** What Kinds of Fixed Annuities Are Available?
- 0470** Annuities Can Provide Fixed, Variable, or Indexed Returns
- 0480** How an Immediate Annuity Works
- 0490** Case Study: The Thompsons (Situation)
- 0500** Case Study: The Thompsons (Strategy)
- 0510** Case Study: The Thompsons
- 0520** Case Study: The Thompsons (Result)
- 0530** Action Items to Chart Your Course – Prepare for the Unexpected
- 0540** Case Study: The Wilsons
- 0550** Protect What You Have
- 0560** The Cost of Long-Term Care
- 0570** What Are Your Options?
- 0580** Health-Care Costs
- 0590** Filling the Gaps in Medical Insurance
- 0600** Estate Conservation
- 0610** Using an Irrevocable Life Insurance Trust
- 0620** Where Do You Go from Here?
- 0630** Where Do You Go from Here?
- 0640** Evaluation Form
- 0650** What to Bring
- 0660** Thank You

### **Bonus features**

- For Slide 0160:*  
0680 Taxes on Social Security Benefits
- For Slide 0180:*  
0690 How Much Would You Need?  
(workbook exercise)
- For Slide 0195:*  
0700 How Long Will Your Savings Last?  
(workbook tables)
- For Slide 0200:*  
0710 What's So Great About Tax Deferral?
- For Slide 0240:*  
0720 Distribution Alternative Using Life Insurance
- For Slide 0260:*  
0730 Using a "Stretch IRA"
- For Slide 0360:*  
0740 Historical Investment Performance
- For Slide 0370:*  
0750 Twenty-Year Performance Record
- For Slide 0440:*  
0760 Consider Investing in Dividend-Yielding Securities