

How to Create a Foundation of
Secure Monthly Income®



WEALTH LADDERS® WOMEN
"THE SECURE FOUNDATION OF RETIREMENT INCOME PLANNING"

THIS IS IMPORTANT.

Who is a Constrained Investor®?

As you approach or enter retirement, a key question to ask yourself is, "Am I a, "Constrained Investor?" Are you familiar with the term? It refers to millions of Americans who reach retirement with savings. However, the amount they've saved is not high in relation to the amount of monthly income they need to support an acceptable lifestyle. This does not mean that Constrained Investors have a small amount of savings. It could be a modest amount, or it could be multiple millions. It is more about the level of income needed in retirement, and if the retiree's savings can support that income.

Here is a universal characteristic of Constrained Investors. They have an absolute reliance upon their savings to produce monthly income that they must have.

Constrained Investors are best served with a retirement income strategy that blends an appropriate amount of exposure to stocks, with a foundation of monthly income that is secure. This is important because when the Constrained Investor knows that a monthly paycheck is sure to be received, it makes it easier to remain consistent with investments.



About Wealth Ladders® Women

Wealth Ladders Women is all about safety and security. Consider it for the portion of your income plan that is its foundation, the vital part that produces a safe monthly paycheck through retirement. Wealth Ladders Women combines several annuity contracts to deliver a synergy: Monthly paychecks with two step-ups. Monthly paychecks that are guaranteed to be paid to you for as long as you live.



WEALTH LADDERS WOMEN

Wealth Ladders Women allocates money to four segments, funded with annuities, each tasked to do a specific job over retirement.

IMMEDIATE INCOME SEGMENT: Pays guaranteed monthly income over the first five-years of your retirement.

ACCUMULATION SEGMENT: Pays you guaranteed monthly income during years 6 thru 10 of retirement. The amount you will receive in years six thru 10 is higher than in years 1- thru 5.

LONGEVITY SEGMENT: Beginning in year 11, pays you monthly income for as long as you live. The amount of monthly income is higher than in years 6-thru 10, and is level for life

LONGEVITY SEGMENT: A portion of your savings that is left to accumulate over the long-term. Serves as a source of money that may be available to you for unexpected needs, for healthcare expenses, etc. The money grows income tax-deferred.

Priority One: Protection

Wealth Ladders Women helps you address two key financial risks that threaten retirement security.

Timing Risk

Did you know that the month you choose to retire could cost you tens of thousands or even hundreds of thousands of dollars in lost retirement income? The fact is, if you retire at a time that the stock market turns downward, your ability to generate income from your savings can be reduced or even wiped out entirely.

Longevity Risk

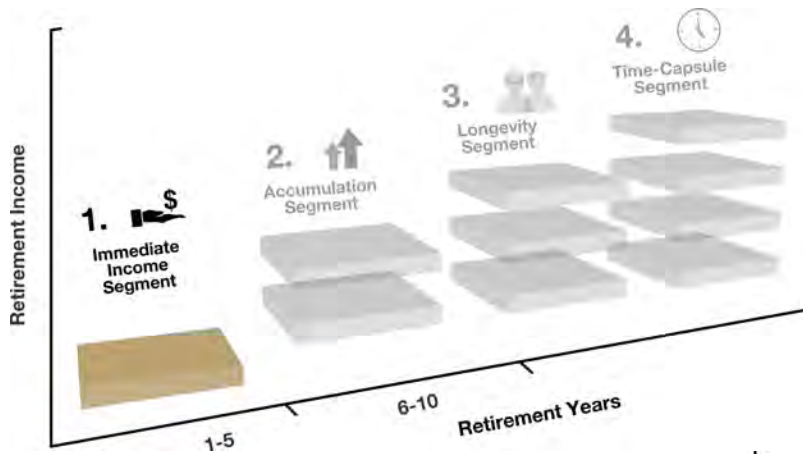
No retiree stops needing income. Whether you are 67, or 75, or 89, bills must be paid. Wealth Ladders Women is designed to pay monthly income that never stops paying you. For as long as you live, and no matter how long that may be, Wealth Ladders Women keeps paying.



IMPORTANT: Watch a short video from the non-profit American Financial Education Alliance that explains how dangerous Timing Risk can be.



"People can be unlucky due to the unfortunate timing of retirement, or simply by living a long time. Don't give luck power over your financial future. Wealth Ladders Women reduced risk and protects income."

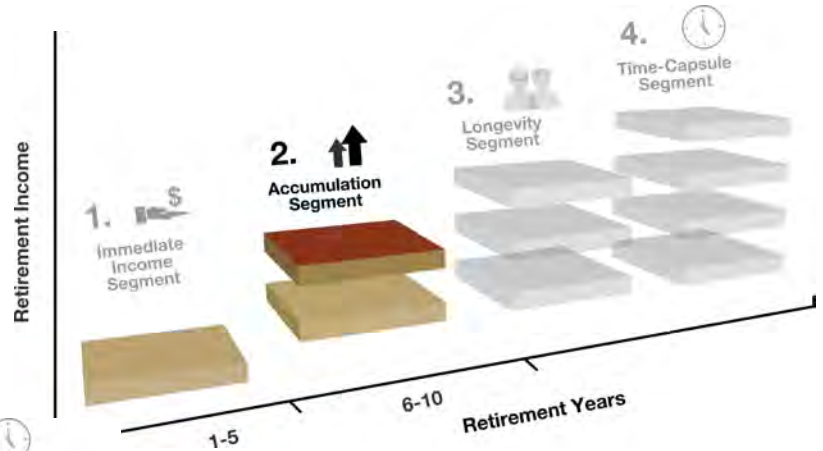


The Immediate Income segment provides guaranteed income for a period of five years.

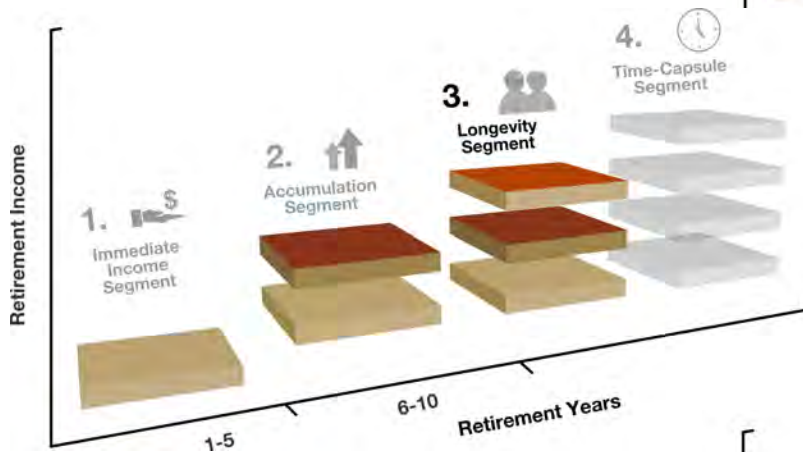
While income is being provided by the Immediate Income segment, other segments are accumulating.

Beginning in year six, the money in the Accumulation Segment begins to provide guaranteed income for years six through ten.

While this income is being provided, the Longevity Segment and Time-Capsule segments continue to accumulate.

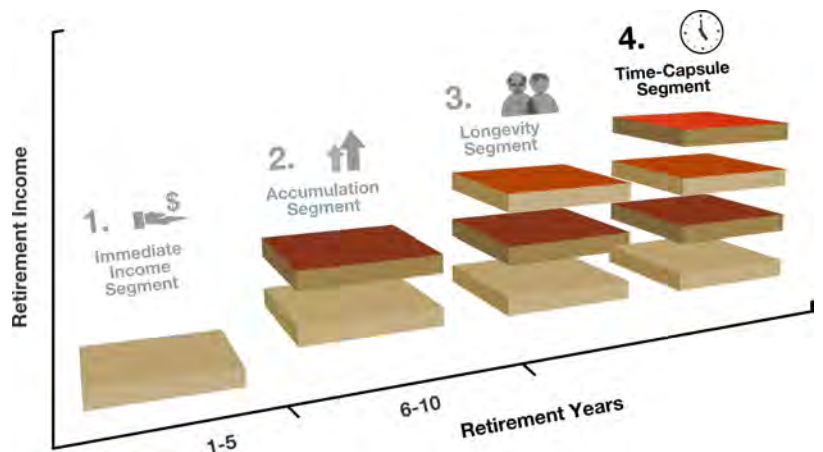


Beginning in year eleven, the Longevity Segment begins to provide income that is guaranteed to continue for life.



Now, the Time-Capsule Segment has a special role. It remains in place to serve as an emergency fund that may help meet unplanned health care or other expenses.

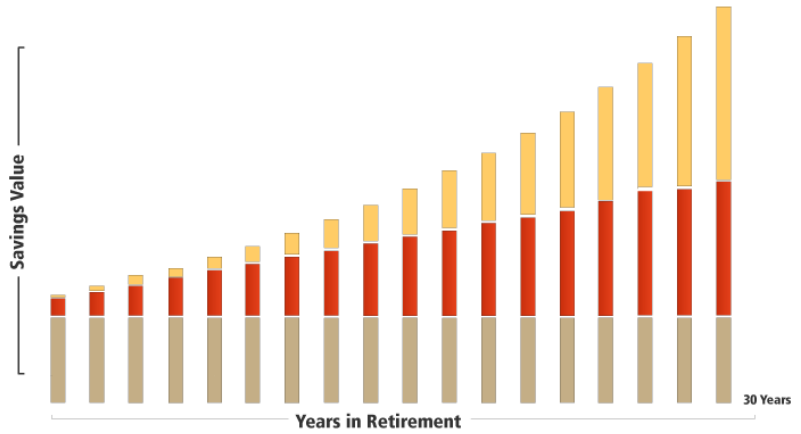
Or, it could serve as the source of a bequest for your loved ones.



The Wealth Ladders Women strategy may offer significant benefits including :

- guaranteed retirement income
- safety of principal
- tax-deferred growth
- reasonable levels of liquidity, and,
- competitive rates of interest, consistent with safety.

At the core of Wealth Ladders Women are two important economic principles. The first is that time is a critical factor in being able to achieve a potentially higher accumulation of interest: more time equals greater compounded interest.



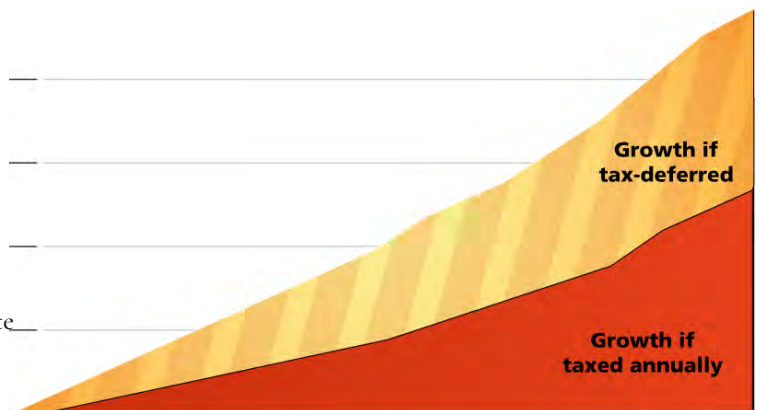
The second is that by strategically combining annuities designed to provide guaranteed income streams, with others designed to accumulate savings dollars, a synergy can develop which may offer more retirement income over time.



And, there's income tax benefits.

Tax-deferred annuities, typically used to fund the Accumulation, Longevity and Time-Capsule segments, accumulate savings with income taxes deferred until money is actually withdrawn.

And, depending upon the tax status of your retirement savings, immediate annuities, used to provide income from the Immediate Income Segment, may offer an exclusion ratio that can lower income taxes.





"WEALTH LADDERS WOMEN HAS BEEN DESIGNED TO REDUCE RISK, BUILD CONFIDENCE, AND MEET GOALS FOR SECURE INCOME THAT CONTINUES FOR LIFE."

About Annuities

How to think about them.

Questions to ask about them.

- The foregoing has been a general discussion. Wealth Ladders Women is not linked to any specific annuity contract or insurance carrier. Annuities can offer great benefits, but they can also be complicated. The following questions may help you learn more about any annuities recommended to you. Licensed insurance professionals are required to provide detailed disclosures relating to costs, and any penalties for surrendering an annuity early. Ask questions. Knowledge builds confidence.

Questions to Ask

What is the term of the annuity? Is it 5-years? 10-years? Make certain that you are comfortable with the term.

What are the liquidity provisions? Am I able to withdraw money annually without penalty? How much? 10% annually? (That's typical). Ask yourself if you are likely to withdraw more than 10% annually. Retirees typically will not need to withdraw more than that amount unless they encounter an emergency situation that requires them to get their hands on additional money. The annuity may offer liquidity provision if, for instance, you encounter a health emergency or require home health care, or confinement in a nursing home.

What is the annuity's surrender charge? This is important because the surrender charge is the penalty you will pay if you cash-in the annuity before its term. The surrender charge is similar to the penalty you'd pay if, say, you cashed-in a five-year CD before its maturity date. Be certain to ask about the level of surrender charges. Ask if the surrender charges decline on an annual basis.

By what method does the annuity credit interest? This can be a complicated issue because, increasingly, the interest rates annuities pay are linked to the performance of one or more stock indexes, such as the S&P 500. Some annuity owners really like the indexed approach because they see it as a way to "sort of" participate in the stock market, but without having to actually take on true market risk. If stocks turn downward, the annuity typically guarantees that you won't lose any money. If stock prices move upward, you will receive interest based upon a portion of the growth in the stock index.

BENEFITS PAID BY ANNUITIES ARE SUBJECT TO THE CLAIMS-PAYING ABILITY OF THE ISSUING INSURANCE COMPANY. ASK QUESTIONS ABOUT THE INSURANCE COMPANY'S FINANCIAL STRENGTH RATINGS.
