



Live well and leave a legacy of caring

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KEY CONCERN:

How can I make sure my money
will last as long as I do?

How many years will you be in retirement?



Male 65 now	16.3 years to go
Female 65 now	19.2 years to go

Source: National Vital Statistics Report, 2002

You've planned
and saved. NOW is the time to
plan and spend.





**Inflation and taxes
are often called the**

“Silent Thieves”

BOTTOM LINE:

Your assets need to
keep up with inflation



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Solution 1

Asset allocation of retirement spending

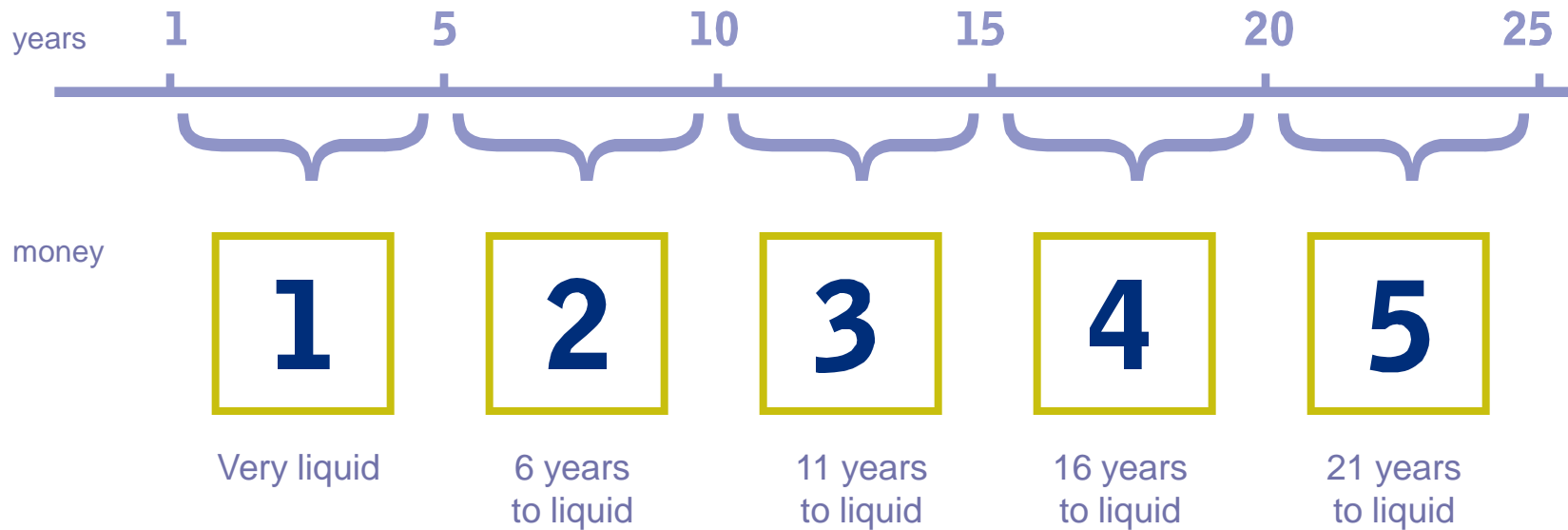


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Buckets of money



BOTTOM LINE:

You need to minimize taxes



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Solution 2



Tax Deferred Annuity

Solution 2 Tax-Deferred Annuity

- Many different types
- Long-term investment – purchase lump sum or periodically
- Fixed annuity offers fixed rate of interest for a specified time
- Variable annuities allow you to select “sub-accounts” – with underlying funds that invest in equity, bond or other markets
- Tax deferred
- Income for as long as you live
- Death benefit for beneficiary
- No probate for your beneficiary
- Fees and restrictions may apply – see contract or prospectus for details
- Distributions taken prior to annuitization are generally considered to come from the gain of the contract first. Withdrawals of gain are taxed as ordinary income and, if taken prior to age 59 ½, may be subject to an additional 10% federal tax penalty.





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KEY CONCERN:

How can I make life easier for those I leave behind?

- Less hassle
- More money



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prepare your estate = less hassle
minimize taxes = more money

What is PROBATE?

- Probate was designed to protect you, but it can be lengthy and cumbersome
- Lack of direction or unclear direction makes it worse
- Plan your estate so it gets passed on easily



Solution 1 Organize and communicate

- Take inventory of assets
- Keep record of account numbers, contacts
- Store important documents in a safe place
- Tell someone where to find stuff





There is a
financial solution
that can help

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**Do you have money
you're not likely to spend?**

**Want to pass as much as
possible to beneficiaries?**



Solution 2 Life insurance

- Death benefit = No income tax for beneficiary
- Efficient wealth transfer tool
- Can benefit people of all ages
- Death benefit larger than the premiums put in
- No probate for your beneficiaries – cash is immediately available

The death benefit of life insurance policies that were transferred for value may be subject to ordinary income taxes. Estate taxes may apply. Consult your tax advisor for additional information.

If a policy is a modified endowment contract, loans are treated as a taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are distributed income first, and may be subject to a 10% federal tax penalty if made prior to age 59 ½. Loans, if not repaid, and withdrawals reduce the contract's death benefit and cash value. Consult your tax advisor for additional information.



Solution 3 Pay on death designation

- Account gets paid to designee
- Use it on all bank accounts
- Avoids probate



Solution 4

Update your beneficiary designation

- Life insurance
- Annuities
- Pensions / 401(k)
- Rollover IRAs



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Plan your spending

- Fight inflation and taxes
- Think of money as being in “buckets”
- Consider an annuity



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Plan your estate

- Establish your goals
- Consult your tax and legal advisor
- Organize and communicate
- Consider a life insurance product



Schedule your complimentary consultation

- Annuity?
- Life insurance?
- Pay-on-death or transfer-on-death designation?
- Beneficiary designations?

