

LIVE LONG AND PROSPER

How to Never Run out of Income in Retirement

Question:

“Would you rather be rich but run the risk of losing it all, or would you rather know you’ll never run out of money?”

Bloomberg Businessweek states **that one of the big traps retirees are falling into is underestimating how long they will live and how that ‘bedevils’ financial and retirement planning** (Jan. 25, 2011 “Live Long and Don’t Prosper”). They quote **Boston College** economist Anthony Webb... “even individual’s well-informed guesses can be off by a decade or more”. To counter this risk Webb states Americans should be buying annuities that pay life time incomes.

In **“Rational Decumulation”**, a scholarly work by Marriott School of Management, professors Babbel and Craig found that Fixed Index Annuities offer options not available with stocks, bonds and funds: **“Lifetime income annuities are the most cost effective and least risky asset class for generating guaranteed retirement income for life.”**

There is no retirement without income. If you want a guaranteed retirement, own guaranteed income. Only one financial vehicle offers that promise: annuities.

Remember too: Guessing is NOT Planning. If guessing about a stock market portfolio's return year to year and then trying to take income off an up and down moving target is for you then cross your fingers and go for it. Just remember, guessing is NOT planning...it is simply just that: guessing - no matter who is doing the guessing for you...it's guessing! The market is unpredictable and more volatile in this new century than ever before.

Guaranteed Income that does not go down year to year is only offered by annuities. CD's, Bonds, etc. all fluctuate in their pay-outs depending on market conditions and in no way do they offer GUARANTEED Lifetime Income.

2 Ways to Order Your Free

Customized Guaranteed Income Report

- 1. Call: Toll Free 1 (844) 444-4468**
- 2. CustomReport@RetireeSavingsNetwork.com**