



Retirement planning

A pathway to building the lifestyle you desire.



www.carlsonfinancialgroup.us

The value of working with a Financial Professional.

Collaborating with a Financial Professional who offers advisory services through Capital Analysts or Lincoln Investments provides you with access to the full breadth and depth of products and services offered by these organizations.

You work hard and have dreams about the type of lifestyle you would like to enjoy in retirement. Working with an experienced Financial Professional can help you build your dream by helping to educate you about the possible solutions available to you and their respective advantages and disadvantages.

Therefore, we will take the time necessary to educate you about your retirement options and through our relationship you can expect to receive well-considered guidance. Armed with this information, you will be more confident about your financial decisions and how those choices will help deliver a retirement plan that is suitable for you.

This guidance is one of the most important and valuable services we offer, and it is how we will work to earn and maintain your trust year in and year out.



Investing your retirement savings

As you transition to a new job or prepare to retire, you will need to determine what to do with your retirement savings. Below are the retirement options available to you with the money you have saved in your employer's plan, as well as some of their potential advantages and disadvantages.¹

If this is a new IRA or an IRA-to-IRA transfer, please refer to the possible solutions available to you on the following pages.

Options

Keep all or some money in your former employer's plan.

Dependent upon employer's plan rules.

Potential advantages

- No taxes or early withdrawal penalties for rollover
- Maintain tax-deferred status
- Plan may allow loans
- Possible lower fees
- Possible in-service withdrawal, plan permitting
- Required minimum distributions may not be required, if still working
- Withdrawals made between ages 55 and 59 1/2 may be penalty free.
- Generally have protection from creditors under federal law

Potential disadvantages

- No additional contributions
- Limited to the plan's investment options
- Possibly less control over assets, subject to plan policies of former employer
- May require account minimums
- Withdrawals prior to age 59 1/2 are subject to a 10% IRS penalty and taxed as ordinary income

Direct rollover to new employer's plan.

- No taxes or early withdrawal penalties for rollover
- Maintain tax-deferred status
- Plan may allow loans
- Additional contributions allowed
- Possible lower fees
- Additional services available
- Possible opportunity to consolidate retirement accounts
- Possible in-service withdrawal, plan permitting
- Required minimum distributions may not be required, if still working
- Generally have protection from creditors under federal law

- Limited to the plan's investment options
- Possibly less control over assets, subject to plan policies of current employer
- Withdrawals prior to age 59 1/2 are subject to a 10% IRS penalty and taxed as ordinary income

Direct rollover to a traditional IRA.¹

- No taxes or early withdrawal penalties for rollover
- Maintain tax-deferred status
- Additional contributions allowed until age 70½
- Wide range of investment options
- Greater control over assets
- Opportunity to consolidate retirement accounts
- Individual investment advice
- Generally protected from bankruptcy proceedings (but not all creditors). State laws vary in protection of lawsuits.

- Loans not allowed
- Possible higher fees
- Less creditor protection than employee plan
- Possible tax penalty on any employee stock liquidation
- Withdrawals prior to age 59 1/2 are subject to a 10% IRS penalty and taxed as ordinary income

Direct rollover to a Roth IRA.¹

- No income limits to qualify
- No early withdrawal penalties if rules and regulations are followed
- Qualified withdrawals are tax-free
- No mandatory withdrawals at age 70½
- Additional contributions allowed if you meet income limits
- Wide range of investment choices
- Greater control over assets
- Opportunity to consolidate retirement accounts
- Individual investment advice

- Loans not allowed
- Possible higher fees
- Must pay taxes in the year of the rollover, preferably with assets outside of the retirement account

Take the money in a lump sum.

- Money available to spend or reinvest

- Possible 10% penalty tax for early withdrawal prior to age 59½ and taxed as ordinary income
- Loss of tax-deferred status
- Retirement account reduced to \$0
- 20% automatically withheld for income taxes
- Additional Federal, state, and local taxes may be due

Beginning 1/1/15, you can make only one indirect (i.e., 60 day) IRA rollover in any 12-month period, regardless of the number or types of IRAs you own (see IRS Announcement 2014-32); however, you may continue to make an unlimited number of direct and trustee-to-trustee transfers (transfers directly between IRAs) as well as unlimited rollovers from traditional IRAs to Roth IRAs (conversions). Please consult your tax advisor prior to effecting a rollover. Prior to rolling over assets from an employer-sponsored retirement plan into and IRA, it's important you understand your options and see the differences in the guarantees and protections offered by each respective type of account as well as the differences in liquidity/loans, types of investments, fees and potential penalties. EMPLOYER STOCK- If you hold a significantly appreciated employer stock in an employer plan, this could have a negative tax consequence if rolling into an IRA. The tax advantages of retaining employer stock in an employer plan should be balanced with the possibility that you may be excessively concentrated in employer stock. It can be risky to have too much employer stock in your retirement account. These are examples of factors that may be relevant when analyzing available options, and the list is not exhaustive. Other considerations also might apply to your specific circumstances. Before rolling over the proceeds of your retirement plan to an Individual Retirement Account (IRA) or annuity, consider whether you would benefit from other possible options such as leaving the funds in your current plan or transferring them into a new employer's plan.. Consult with each employer's human resources department to learn about important plan features and rules. Be sure to compare the fees and expenses of each plan and investment option to those of any other investments that you are considering. Review plan documents and the IRA agreement, as well as the prospectuses for plan investment options and any other investments that you are considering. Your Registered Representative can help explain any new product being offered. Carlson Financial Group nor its representatives or affiliates provide tax or legal advice. Consult with a tax or legal advisor prior to rolling over assets to discuss any questions or concerns that you have, such as the tax consequences of withdrawing funds or removing shares of an employer's stock from a retirement plan and whether money invested in a retirement plan receives greater protection from creditors and legal judgments in your state than money invested in an IRA or annuity. Also, consider that you may be able to take taxable, but penalty-free withdrawals from an employer-sponsored retirement plan between the ages of 55 and 59½ that you would not be able to take if you invest in an IRA or annuity. Additionally, if you plan to work after you reach age 70½, you may not be required to take minimum distributions from your current employer's retirement plan, but would be required to do so for funds invested in an IRA or annuity.

Investment Options

Once you have determined the retirement option you will leverage to invest your savings, you will need to determine the appropriate investment strategy to help you pursue your retirement goals. By working with a Registered Representative of Carlson Financial Group, you will have access to the following suite of investment options.

Mutual Funds

Mutual funds offer you the opportunity to allocate a portion of your retirement savings to professionally managed portfolios in a variety of markets including fixed income, and domestic and international equity. These allocations allow you to continue growing your portfolio even as you draw down on your retirement savings.

Features

Professional money management

- Access to experienced, well-known asset managers
- Wide variety of investment options and model portfolios

Flexibility

- Our Financial Professionals can design personalized strategies that address your goals, risk tolerance, and investment time horizon
- Portfolios can adapt over time to meet your evolving objectives
- Variety of funds available to help meet your individual risk and reward objectives
- Liquidity—shares may be bought or sold on any business day²
- Access to your money when needed³

Diversification

- Diversify across asset classes, investment philosophy, and geography

Market volatility

- Returns are subject to market risks and will fluctuate in value

Portfolio control

- Investors do not control holdings in portfolios

Sales charges/Fees

- May be subject to sales charges and investment management fees

For more information on our mutual fund investment solutions visit www.lincolninvestments.com



² Upon redemption, the value of the fund's shares may be worth more or less than the original cost.

³ Withdrawals are subject to ordinary income taxes and, if made prior to age 59½, a 10% IRS penalty tax. Surrender charges may also apply. Mutual Funds are sold by prospectus. Lincoln Investment's Financial Advisor will have available a current prospectus of each fund whose shares are offered or recommended. Past performance is not indicative of future results. Investment decisions should be based on an individual's goals, time horizon and tolerance for risk. Investing involves risk including the possible loss of principal. Neither asset allocation nor diversification guarantee a profit or protect against a loss.

Annuity Solutions

Annuities can provide tax-deferred growth, guaranteed rates of return, and/or guaranteed lifetime payments—benefits that are generally only available through a pension, which can help reduce the risk of outliving your savings. The following are a variety of annuities available for your consideration.⁴

Variable Annuities ⁵

Variable annuities offer a wide variety of investment options or underlying funds. Primarily for those who are still saving for retirement, they offer the potential to grow your assets in the market, some access to your money, and investment or legacy protection.

Features

Guarantees⁶

- Ability to purchase investment and enhanced legacy protection
- A guaranteed death benefit to protect your beneficiaries (unless the policy is annuitized)
- A guaranteed interest rate is available for a portion of your investment through a fixed account⁷
- Option to elect a stream of income that is guaranteed for life

Professional money management

- Access to experienced, well-known asset managers through the underlying investment options
- Wide variety of investment options including model portfolios⁸

Flexibility

- Our Financial Professionals can help design personalized solutions that address your goals, risk tolerance, and investment time horizon
- Portfolios can adapt over time to meet your evolving objectives
- Access to your money when needed⁹

Diversification

- A wide array of investment options offer diversification across asset classes, investment philosophy, and geography

Market volatility

- Returns are subject to market risks and will fluctuate in value

Portfolio control

- Investors do not control holdings in the underlying portfolios
- Investors are subject to investment restrictions with the election of some riders

Surrender charges

- During the first several years, withdrawals in excess of certain amounts may be subject to surrender charges

For more information on our variable product investment solutions visit the website of the insurance company

⁴ Annuities are retirement planning vehicles that are offered to you if determined appropriate by the Financial Professional in his/her role as an agent of The Insurance Company and/or Securities Registered Representative. Tax-qualified retirement plans (like IRAs, TSAs, and SEPs) already provide tax-deferral under the Internal Revenue Code, so the tax-deferral of an annuity does not provide any additional benefits when purchased in such plan. Thus, an annuity should only be purchased in an IRA or qualified plan if you value other features of the annuity and are willing to incur additional costs associated with the annuity to receive such benefits.

⁵ Variable annuities are long-term investment vehicles designed to help you save for retirement. Products are available in approved jurisdictions. As with many investments, there are fees, expenses, and risks associated with these policies. All guarantees, including the death benefit payments, are dependent on the claims-paying ability of The Insurance Company and do not apply to the investment performance of the underlying Investment Divisions in the variable annuity. Assets in the Investment Divisions are subject to market risk and will fluctuate in value. Features vary by contract (see the prospectuses for details). Withdrawals may be subject to ordinary income taxes and/or surrender charges as applicable. Please consider the investment objectives, risks, charges, and expenses of the variable annuity policy and its underlying Investment Divisions carefully before investing. The product and funds prospectuses contain this and other information and can be obtained through your Financial Professional. Please read the prospectuses carefully before investing.

⁶ All guarantees are backed by the claims-paying ability of The Insurance Company.

⁷ The fixed account is backed by the assets in The insurance company's General Account. Not available with all products or riders.

⁸ Model portfolios are referred to as "Asset Allocation Portfolios" in the prospectus.

⁹ Withdrawals are subject to ordinary income taxes and, if made prior to age 59½, a 10% IRS penalty tax. Surrender charges may also apply.

Fixed Deferred Annuities

A fixed deferred annuity can help you grow and protect your retirement savings. The money in your annuity earns a guaranteed, fixed rate of interest. Fixed deferred annuities are suitable for people who are looking for a long-term, low-risk retirement solution that historically offers higher crediting/interest rates than many other fixed interest options.

Features

Guarantees¹⁰

- Fixed rates of return
- Generally higher interest rates for larger premiums
- At the owner's request, the money accumulated can provide guaranteed income for life

Flexibility

- Withdrawal provisions grant access to some or all of your money¹¹
- A variety of guaranteed interest/surrender periods are available

No market growth potential

- Returns may be lower than those available through equity market-related investments

Surrender charges

- Withdrawals may be subject to surrender charges and a market value adjustment, depending on the years held before withdrawal

¹⁰ All guarantees are backed by the claims-paying ability of the insurance company

¹¹ Withdrawals are subject to ordinary income taxes and, if made prior to age 59½, a 10% IRS penalty tax.

Surrender charges may also apply.

Annuities are not suitable for all individuals and are considered long-term illiquid investments. Please obtain a prospectus and/or illustration for complete information including charges and expenses. Read it carefully and make sure you have a sufficient understanding of the product before you invest or send money.





Guaranteed Income Annuities

A guaranteed income annuity provides you with a steady stream of guaranteed income during retirement. You can purchase one before or after you retire. The money in your annuity—which you invest as a lump sum or in a series of payments, depending on the policy you choose—

may generate a stream of income for as long as you live. The amount of income you receive depends on several factors including your age, gender, premium amount, and your chosen

payout option

Features

Guarantees¹²

- Provides guaranteed income payments for life or for a specific period of time
- Provides payments that won't fluctuate with changes in the financial markets

Flexibility

- A variety of payout options available to help meet specific needs, including cash refund and period certain
- Limited liquidity features available to gain access to funds for emergency needs¹³
- Choice of monthly, quarterly, semiannual, or annual income payments
- Optional feature available at issue to increase income payments annually to help keep pace with inflation¹⁴
- Option to change income start date (not available for immediate annuity)¹⁵
- Flexible premium payments allow the policy to adapt over time to meet evolving client objectives (not available for immediate annuities)
- Certain annuities offer the potential for additional income through dividends, if declared. Dividends are not guaranteed.
- Some annuities may be set up as Qualifying Longevity Annuity Contracts, which can defer all or a portion of your required minimum distributions until age 85

No market risk

- Payments are generally fixed for the base product

Irrevocable

- Income annuities are designed to provide income over a long period of time; therefore, they cannot be surrendered or canceled

¹² All guarantees are backed by the claims-paying ability of the issuing company. Products available in approved jurisdictions.

¹³ Taxes and other restrictions may apply.

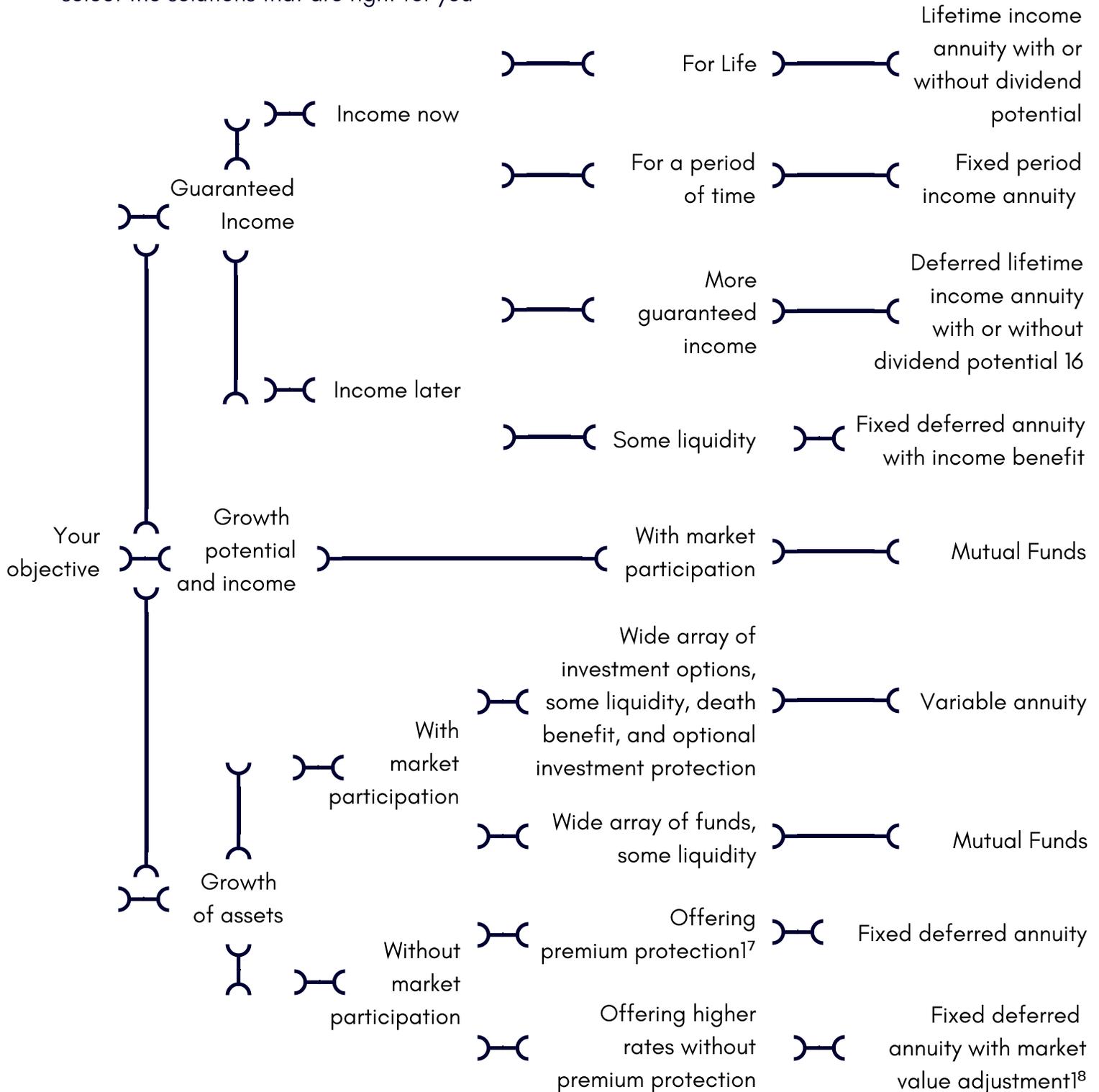
¹⁴ Payments for the same premium will initially be smaller than for policies without this feature and will increase each year at the percentage chosen. Age and other restrictions may apply.

¹⁵ Income start date may be accelerated to any date at least 13 months after the last premium payment or deferred up to five years beyond the original income start date for deferred income annuity, 10 years for participating deferred income annuity. May be exercised one time. Income start date cannot be changed when the Life Only payout option is selected. Additional restrictions may apply, see policy illustrations for details.



Chart your retirement course.

Armed with an understanding of the retirement options we offer, the below diagram will help you select the solutions that are right for you



¹⁶ This contract is irrevocable, it has no cash surrender value, and no withdrawals are permitted prior to the income start date. Income payments are guaranteed at least as long as the annuitant is living, provided the annuitant is alive on the designated income start date. Contracts in which a Life Only payout option is selected do not provide a death benefit either prior to, or after, the designated start date.

¹⁷ 100% return of premium guarantee begins at different times depending on the contract and policy anniversary date.

¹⁸ Market Value Adjustment (MVA) applies when you surrender or make a withdrawal from the contract that is greater than the surrender-charge-free withdrawal amount during the surrender-charge period. The MVA will add or deduct an amount from your annuity, or from the withdrawal amount you receive. The MVA cannot decrease the surrender value of the policy below the premiums paid less prior withdrawals, applicable charges, and taxes, accumulated at the guaranteed minimum interest rate as stated in your contract. However, the applicable surrender charges may further reduce the accumulation value below the premium paid or the amount you receive when you make a partial withdrawal or fully surrender the policy.

We are ready to work with you.

In partnership, we will help guide you in making thoughtful decisions about how to plan and pursue your retirement goals. Ours is, first and foremost, a long-term partnership built on trust, and we look forward to working with you.

“Someone is sitting in the shade today because someone planted a tree a long time ago.”

Warren Buffett



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Ryan Carlson, Registered Representative

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